Pre-Bid Responses for Tender No. CO: DIT: PUR: 2022-23:375 Request for Proposal (Bid) Document For Supply, Implementation, and Maintenance of Digital Banking Platform with Omni channel (Mobile App / Web) solution under CAPEX Model

Sr. No.	Page #	Point	Point / Section #	Bidder Query	Bank's Response
1	22	13.2	13.2 Provide Omni-channel experience across all digital channels like hybrid mobile application (including light weight version), web portals like internet banking (on desktop, phone, tablet etc.), branch/internal portals, call centers, messaging (SMS, WhatsApp, etc.), social media platforms, wearables, e-sim based devices etc. with consistent user experience	What all wearables and e-sim based devices we need to consider?	The scope includes but is not limited to: Should include the interfaces to support all devices like Smartwatches, bands and other e-sim based devices for a consistent user experience The bidder would have to provide an app for wearable devices like smartwatches, fitness devices, etc.
2	22	13.8	13.8 Provide flexibility to configure new screens, widgets, workflows etc. to build/support digital journeys through low/no code platform without requiring technical/development skills	Complex integrations also to be configurable?	Yes
3	23		Bank will decide during implementation phase whether digital lending journey from digital banking platform or Omni-channel Digital Banking Platform or a combination should be used.	Please elaborate on what is the digital banking platform	Bidder will have to build in-app journey for the below 1. Housing Loan 2. Education loan 3. PAPL 4. Vehicle Loan 5 Gold Loan 6. CGTMSe 7.Loan against deposits Initially, bidder may provide web view/SDK as decided by bank. However by Phase 2 , the bidder will have to build in app experience for the above 7 journeys. Later, if Bank decides to have more journeys over and above these 7 journeys to be built on the app for better customer experience the same will be taken up with the successful bidder which the Bidder will have to support.
4	24	13.31.7	13.31.7 Work with wearables like smart watches, fitness trackers etc. and other relevant e-sim based devices	what are the features to be considered for these devices?	The scope includes but is not limited to: The vendor would have to provide an app for wearable devices like smartwatches, fitness devices, etc.
5	25		Provide modern payment capabilities like card-less withdrawals through a tap to pay or ATM withdrawals basis a/c number, QR code etc.	is this card management section or supporting nfc?	Can be Integration with Card Management solution or supporting NFC
6	26		Provide administration features to manage digital campaigns, payment processing, document management etc.	Our understanding is that campaign management and document management systems are to be provided by the vendor?	The bidder is required to bring their own inbuilt Document management system for storage of documents and integrate with the bank's Document management system. Bank will provide the campaign management system. Bidder to provide the journey for offers and campaigns to be showcased in the front end
7	29	14.21	14.21.vii. Customized experience for type of users e.g. non-customers, BSBD, HNI, Non-deposit customers, retail loan and credit card account Holders	What personalization is expected. Please list all features.	Personalization will include but is not limited to: - Different themes of app for different set of customers - Personalised nudges to the customer group - Layout of landing page, services and feature placement on the page, etc.
8	161	14.87.1	14.87.1 Door Step Banking:	Does Agent based logins also need to be provided?	Yes, Agent Based login for agent Module to be provided.
9	169	14.136	14.136 Robot Advisory: Personalized financial advisory- investment recommendations for wide range of financial products- Deposits, mutual funds, insurance, govt schemes, etc. based on: - Customer's risk profile - Customer's goals	Our understanding is that Bank will provide the rules for advisory.	The bidder understanding is correct.
10	172	14.159	14.159 Marketplace	Our understanding is that Bank will provide the marketplace and we will integrate?	Bidder understanding is correct
11	172	14.161	14.161 MSME Support	Do we need to integrate or build these solutions?	Please refer to corrigendum/addendum
12	55	15.8	15.8 Provide personalized offers and nudges based on context of usage like browsing products on Bank's portals, shopping, purchase patterns etc.	is there offers and recommendation engine?	Bidder should present the journeys for offers and recommendation engine on the front end. Bank will provide Offers and recommendation engine. Bidder to integrate with the same
13	55	15.1	15.10 Attribution platform to analyze impact (purchase, conversion etc.) of marketing interactions	Does the bank expect the bidder to integrate with attribution platform or create one?	The Bidder to integrate with attribution platform provided by the Bank.
14	21	12.3	12.3	Scope is for 7 years extendable to 10 years. So should we specify hardware requirements for 7 years? Considering growth of volumes, this means huge investment in first year though the CPU and Memory usages will be very low initially.	The Bidder to give the Hardware requirement for 7 years with YOY breakup of the requirement
15	22	13.2, 13.5	13.2, 13.5	Bidder is expected to provide only Mobile Application and Web application, but the Omni-channel experience should extend across other channels such as branch/internal portals, call centers, messaging (SMS, WhatsApp, etc.), social media platforms, wearables, e-sim based devices etc. As bidder has no control over the other channels, Omni-channel experience can only cover the actual channels which bidder is implementing. Please clarify the expectation.	The Omni-channel experience should be provided on the channels (Mobile App/Web/Wearables) provided by the Bidder under this RFP and should also be provided for internal Channels (Branch/Call Center)
16	22	13.3	13.3	Regarding capability to provide micro apps, kindly clarify: 1. Will the scope of these micro apps be a subset of the overall functional scope? 2. How will the efforts to provide the micro apps be managed? As a part of Original Bid? Or as a Change Request?	Micro apps mean there will be separate Apps for Retail, Agri, MSME, Corporate etc. customers. Each customer segment should be able to view only the features/screens which are relevant to them. However, Bank will decide with the successful bidder at a later stage on whether to have a Single Super App with multiple logins or multiple apps.

17	107	44.12	44.12	Kindly add word "Bidders" as mentioned below in the liability clause: In no event shall the Bank and Bidder be liable for any indirect, incidental, or consequential damages or liability, under or in connection with or arising out of this tender and subsequent agreement or services provided	Please refer Corrigendum
18	71	29.1, 29.3, 29.4	29.1, 29.3, 29.4	Source code can be retained by the bank only in case of insovency, liquidation of the bidder. Bank cannot have unrestricted access to Source code. Access can be provided to bank only in the condition mentioned above. Solution shall be owned by bidder	Please refer Corrigendum
19	71	29.6	29.6	Our understanding is that Bank cannot modify source code and Bidder will own the Source Code. Hence requesting the bank to kindly delete this clause	Please refer to corrigendum/addendum
20	102	44.4.10	44.4.10	Financial loss cannot be accepted by the Bidder. Hence requesting the bank to kindly delete this clause.	No change . RFP requirement remains
21	17		Mobile Banking or Internet Banking solution from the OEM should have at least two (2) implementations in Scheduled Commercial Bank / Small Finance Bank/ Cooperative Bank/ Payments Bank/ Global Bank with more than 10L registered Digital users.	Kindly relax the clause to: "Mobile Banking or Internet Banking solution from the OEM should have at least one (1) implementation in Scheduled Commercial Bank / Small Finance Bank/ Cooperative Bank/ Payments Bank/ Global Bank with more than 4L registered Digital users per customer."	No change . RFP requirement remains
22	146		Grouping- Customer Onboarding, Login Features,General Features, Customer Profile Management,Personalization, Fund Transfer, UPI, Corporate Payment/MSME,Bill Payment and Recharge,Payments Experience, General Banking and Account Services, Lead Collection, Deposits/Liabilities,Loans/Assets,Trade Finance, Forex, Other Banking Features, Governement Schemes and FI, Cards, Treasury, Wealth Management, Beyond Banking, Back Office,Integrations	Who is the Service Provider for the Applications mentioned under Grouping column and whether the integration of these services with Bidder's Omni Channel Digital Platform is a SDK Integration or API Integration?	The integration of these services with Omni-channel platform can be either sdk or api integration or web view as desired by the Bank
	22	13.7, 13.8	13.7, 13.8	Please clarify need for LCNC platform, considering that the required deliverables are provided to bank during implementation phase by bidder's team, either out of the box or with some customizations. Is it necessary that bidder's team should use LCNC to implement the applications?	The Bidder is expected to use LCNC to the maximum extent possible. The same should be covered in the Bid submission and presentation.
24	22	13.9	13.9	"Provide a repository of all assets which helps in creation and modification of digital assets as per requirement" - does this mean that all source code should be handed over to bank post implementation? Out of the box product may be covered by bidder's IP.	Please refer to corrigendum/addendum
25	23	13.2	13.20	Please elaborate on 13.20 and its sub clauses. As per our understanding, Lending Journey should be part of Digital Banking platform (app or web), so not clear what is meant by 13.20.2	Please refer complete RFP scope
26	23	13.21	13.21	Please elaborate on IBM IIB and CP4I/ACE - what are these systems used for and what are the expected integrations	It is the middleware and API Gateway setup of the Bank. Bidder to integrate with it
27	23	13.22	13.22	"integration platform, payment layer, third party onboarding, aggregation platforms etc" - could you provide list of currently active such platforms, which can be used as benchmark for effort estimation?	Please refer RFP.
28	23	13.38	13.38	"Integrate with other backend systems with a unified data architecture model" - kindly elaborate on the unified data model. As per our understanding, integration with other systems would be thru API's	Bidder platform to integrate through APIs /REST/SOAP/ TCP/IP/ISO/xml/file/MQ etc. However, exact mode will be conveyed to the successful bidder
29	39	87	87	Door Step Banking - what is the expectation from the app / we application? What kind of integration is expected with the field staff / logistics application? Is it enough to just accept and provide the requests to the admin application, like a service request?	Door step banking will involve integration with PSB alliance or other such platforms
30	52	182	182	Some of the Integrations such as OCEN, Digital Land Record, ONDC are unclear at the moment with no reference implementation to arrive at efforts. Can these be taken as Change Requests? If not kindly provide more elaboration of usecases.	No change. Bidder to incorporate the same in Bill of material. No additional charges will be paid later.
31	53	184	184	Do any of the 29 Third Party Billers get covered under the Billing Aggregators such as Billdesk ? Or do they need to be individually integrated?	It will have to be individually integrated.
32	54	185	185.xvii	What is the expectation for integrating with Bank's MiddlewareServer, given that our solution would run out of its own Middleware such as Jboss.	The Omni-channel platform should integrate with Bank's Middleware to communicate with CBS and other systems of the Bank.
33	54	185	185	"Bidder to Integrate with any Future upgrade of our IT systems & solutions" - given that there is no clarity on the amount of work involved, so effort estimation is hazardous. Can we consider any integration beyond the ones defined as Change Requests?	No change. Bidder to incorporate the same in Bill of material. No additional charges will be paid later.
34	68	26.6	26.6	Our understanding is that the Given 300 TPS is for MB + INB put together, and not 300 TPS each. Please confirm if our understanding is correct	Bidder understanding is correct
35	16	9.1.5	9.1.5 / Eligibility	We request the Bank to modify this clause as "The Bidder should have a minimum of experience of 5 years in delivering software Products and Services commercially in the area of Digital Banking Platform / API / Open Banking.	No change . RFP requirement remains
36	16	9.1.6	9.1.6/ Eligibility	We request the bank to modify this clause as " The Bidder / OEM should have implemented Omni-channel Digital Banking Platform (Mobile or Web) in at least 2 Banks in India or Globally. And The proposed Omni-channel Digital Banking Platform (Mobile or Web) should have been implemented in at least 2 Banks in India or Globally."	No change . RFP requirement remains
37	71	Section 29.3, 29.4 and 29.6	Section 29.3, 29.4 and 29.6 Intellectual Property 29.3 While the Bidder shall retain the intellectual property rights for the application software, the access to source code shall be retained by Bank, both future and present, even after the warranty/AMC period 29.4 Source code for customization done for Bank in Digital Banking Platform solution and for other related services shall be provided by the bidder to the Bank for unlimited and unrestricted use by the Bank 29.6 The Bank should have the rights to modify the platform and source code without any restrictions	Can we propose deletion of these provisions since providing access, modification and customization rights to source code of the IP will be against its interests?	Please refer to corrigendum/addendum

38	96	Section 44.2	Section 44.2 Service level Agreement Vendor will have to guarantee a minimum uptime of 99.99%, calculated monthly. Application (As a whole / any module of the application) availability will be 99.99%on 24x7x52 weeks. The penalty will be calculated as per the details given below	Can we suggest the imposition of service level credits in place of penalties for failure to meet the service levels which will be mutually finalized after a commercial discussion between the Parties?	No change . RFP requirement remains
39	99	Section 44.2	Section 44.2 Liquidated damages for SLA Default If the bidder fails to deliver any or all of the Goods or perform the Services within the time period(s) specified in the Contract, the Bank shall, without prejudice to its other remedies under the Contract, deduct from the Contract Price, as liquidated damages, a sum equivalent to 1% of the of the order value of the product and or services cost per week or part thereof until actual delivery or performance, (above 3 days will be treated as a week); and the maximum deduction is 10% of the contract value. Once the maximum is reached, the Bank may consider termination of the contract and other penal measure will be taken like forfeiture of EMD, Foreclosure of BG etc	Can we suggest providing a cure period of 30 days to remedy the delay instead of imposing liquidated damages?	No change . RFP requirement remains
40	101	Section 44.4	Section 44.4 Indemnity	Can we suggest a provision to stipulate indemnity obligations for the acts or omissions of the bank and breach of any of the conditions of the terms of contract by the bank?	No change . RFP requirement remains
41	101	Section 44.4	Section 44.4 Indemnity The Bidder shall indemnify the Bank, and shall always keep indemnified and hold the Bank, its employees, personnel, officers, directors, harmless from and against all losses, liabilities, claims, actions, costs, and expenses (including attorney's fees) relating to, resulting directly or indirectly from or in any way arising out of any claim, suit or proceeding brought against the Bank because of....	Can we limit the liability of the Bidder for indemnifying the Bank for acts or omissions arising out of gross negligence or wilful misconduct, since the current indemnities are open-ended?	No change . RFP requirement remains
42	104	Section 44.5	Section 44.5 Confidentiality and Non-disclosre	Can we recommend making the terms of this provision mutual to protect the propreitary interersts of the bidder?	No change . RFP requirement remains
43	107	Section 44.1	Section 44.1 Bidder's liability The Bidders aggregate liability in connection with obligations undertaken as a part of the project regardless of the form or nature of the action giving rise to such liability (whether in contract, tort or otherwise), shall be at actuals and limited to the value of the contract. The Bidders liability in case of claims against the Bank resulting from misconduct or gross negligence of the Bidder, its employees, and subcontractors or from infringement of patents, trademarks, copyrights (if any) or breach of confidentiality obligations shall be unlimited. In no event shall the Bank be liable for any indirect, incidental, or consequential damages or liability, under or in connection with or arising out of this tender and subsequent agreement or services provided. The bidder should ensure that the due diligence and verification of antecedents of employees/personnel deployed by him for execution of this contract are completed and is available for scrutiny by the Bank.	Can we suggest limiting the entire aggregate liability of the bidder to the maximum of the contract value without any exceptions of misconduct or gross negligence of the Bidder, or from infringement of patents, trademarks, copyrights or breach of confidentiality obligations? Additionally, can we make the liability for indiret, consequential dmaages mutual for both the parties?	Please refer Corrigendum
44	109	44.16	44.16 Intellectual Property rights While the successful bidder/ OEM shall retain the intellectual property rights for the application software, it is required that successful bidder shall grant the perpetual License to the bank for the bank's exclusive use without limitation on the number of users. The successful bidder shall place the source code of customizations done for the bank (and the procedures necessary to build the source code into executable form) for the application software, in escrow with a reputable agency (a bank or established software escrow firm in India) acceptable to the Bank during the contract period.	Can we delete the provision"perpetual" from the nature of licence granted to Bank for utilising the Service Provider Material? Can we include the provision that any such licence shall be granted only after payment is made by the Bank to the Service Provider? Can we propose the deletion of the provision requiring placing of source code in escrow since maintaining an escrow account for the source code will be detrimental to the interest of the Bidder?	No change. RFP requirement remains same
45	Additonal clauses		Background Intellectual Property Rights	Can we recommend including a provision for Background IP protection, and adherence to third-party Intellectual Property licensing terms under this clause?	No change . RFP requirement remains
46	22	12	12	*"12.6 Train the core team"* Is that a classrom training session for selected batches about the product or train the trainer approach? Kindly please explain about the Train the Core team.	Training will be on the Platform and the Product.
47	22	12	12	*"12.7 Provide hand-holding support during roll-out?"* Kindly explain on the same.	The successful bidder to provide support to the Bank staff during roll-out.
48	22	13.2	13.2	*"Provide Omni-channel experience across all digital channels like hybrid mobile application (including light weight version)"* Please explain the features and scope needed for the light weight version?	Will be finalised at a later stage by the Bank and shared with successful Bidder.
49	24	13.28	13.28	*"Provide compatibility with all live/supported versions of mobile platforms/operating systems including iOS, Android etc."* What backward version compatibility is needed for the Android and iOS?	Android and iOS, with sufficient backward compatibility to support devices and versions being used by current and projected customer base, while adhering to our security requirements. Bidder should analyze and propose if the App needs to be created for any other platform, depending on the market adoption.
50	24	13.29	13.29	"The successful bidder should provide test reports for popular device types of each operating system to demonstrate compatibility" Will the Bank provide the Test devices or it is upto the Bidder to do the testing on the devices?	Bank will not provide any Test Devices.
51	24	13.31.2	13.31.2	"App Store and Playstore Accounts" Any Manuals and Videos are needed for any marketing materials for the Mobile Apps and kindly explain any scope for the same.	Please refer RFP.
52	24	13.31.3	13.31.3	"Provide compatibility with all live/supported versions of PC operating systems including Mac OSX, Windows, Linux etc. and leading browsers including Chrome, Safari, Firefox, IE, Edge etc" Can you kindly explain the backward compatiblity support needed for all the browsers?	Popular Frontends across different platforms should be supported, e.g., • Apps: Android and iOS, with sufficient backward compatibility to support devices and versions being used by current and projected customer base, while adhering to our security requirements. Bidder should analyze and propose if the App needs to be created for any other platform, depending on the market adoption. • Web: the web version should run smoothly with consistent performance across different Browsers (like Chrome, IE, Edge, Safari, Mozilla-Firefox etc.) and OS (Windows, Mac, Linux etc.)

53	25	13.36	13.36	"Provide personalized themes and campaigns like birthday, anniversary, festival, sale etc." Can you let us know about the personalised themes and campain, Also giving a theme picker or a color picker and theme customisation for a few selected colors are good?	Personalisation will include but is not limited to: - Different themes of app for different set of customers - Personalised nudges to the customer group - Layout of landing page, services and feature placement on the page, etc.
54	25	13.37	13.37	"Provide various MIS reports which should be configurable in nature" Can you let us know about the no. of reports different users may need and understanding about the need for dynamic reporting kindly let us know about the Dimensions and measures and will bank provide the business logic and rules needed to build a MIS reports?	Bank will discuss and finalise the various MIS reports required and also mutually finalise with the bidder to arrive at the Business rules to be applied to generate the reports. Bidder to provide upto 50 Reports/Dashboards/ Analytics in various categories like Customer related, Transaction, Failure, Performance, audit etc.
55	25	13.4	13.4	Provide chatbot based support and integration with live representative from call center for escalations" Will the Bank provide the Chatbot predefined questions? Kindly explain us on the same.	Please refer to corrigendum/addendum
56	31	31	31	"vi. Sync phonebook with app to let the app auto-fill UPI ID" Kindly explain the features on the same?	The customer should be able to select contact from their phone book for the "pay to contact" functionality, if the customer has allowed access to phonebook contacts.
57	45	64	64	"Analytics based personalized/preapproved loan offers on home page" We assume the Bank will provide the logic and rules needed to build the analytics based personalized/preapproved loan offers?	Bidder understanding is correct
58	45	131	131	"Analytics based dashboards for CFOs, treasurers including insights on cash flow forecasts, pooling & & sweep across corporate entities and banks" Is this dynamic Dashboards or static dashboards and how many dashboards are there for each users? Will the bank provide the logics and the business rules for the Analytics based dashboard?	Yes it is a dynamic dashboard. The bank will provide the logic for the dashboard. The specific details would be shared with the successful bidder by the bank.
59	73	31.1	31.1 - The BIDDER shall provide three-year comprehensive onsite warranty and Four years AMC/ ATS (Total Seven Years) for the Digital Banking Platform and other associated solutions in scope of the RFP, including hardware, software and associated modules and services. The warranty shall start from date of Go-Live of Phase II	Looking at the industry practice and some of the recent RFPs that have been finalized, we request bank to consider warrnaty for only 1 year for Digital Banking platform from date of UAT of MVP 1 and AMC for the remaining 6 years.	Please refer Corrigendum
60	92 / Payment terms		UAT Sign-off for installation of the Digital Banking Platform for Omni Channel (Mobile/Web) solution. - 40 %	We request the bank to modify this as " Delivery of License - 40 % payment"	Please refer to corrigendum/addendum
61	29	Section 14. Features, SI No. 22	Section 14. Features, SI No. 22	Requirement: Personalization - "Voice navigation and assistance: set up voice assistant, follow commands - view account balance, etc." Query: Will the voice assistant be a new application to be built from scratch for the bank or will there be a deep link to a voice assistant(Google/Alexa/Siri) embedded within the mobile app? In addition to balance inquiries, what other use cases shall be required here?	Please refer to corrigendum/addendum
62	30	Section 14. Features, SI No. 28	Section 14. Features, SI No. 28	Requirement: Funds Transfer - Beneficiary Management - "Set Limit" *Query: Could you please explain this requirement with an example?*	It is a General Banking feature. Bidder to refer the RFP
63	30	Section 14. Features, SI No. 29	Section 14. Features, SI No. 29	Requirement: Funds Transfer - Transaction Management - "Lock/Unlock Transactions" *Query: Could you please explain this requirement with an example?*	It is a General Banking feature. Bidder to refer the RFP
64	30	Section 14. Features, SI No. 29	Section 14. Features, SI No. 29	Requirement: Funds Transfer - Transaction Management - " viii.Report fraud (unauthorized transaction/login activity) and ix.Raise dispute on transactionLock/Unlock Transactions" Query: Could you please explain the difference between Requirment viii and ix here, with an example?	It is a General Banking feature. Bidder to refer the RFP
65	30	Section 14. Features, SI No. 29	Section 14. Features, SI No. 29	Requirement: Funds Transfer - Transaction Management - " xi. Set up transaction limits for alerts, frequency limit for services" *Query: Could you please explain what does 'frewuency limit for services' mentioned above means here with an example?*	It is a General Banking feature. Bidder to refer the RFP
66	31	Section 14. Features, SI No. 32	Section 14. Features, SI No. 32	Requirement: UPI Transaction Management: "Split Bill" *Query: Could you please explain this requirement with an example, from a Digital Banking perspective?*	It is a standard UPI feature. Please refer RFP
67	31	Section 14. Features, SI No. 34	Section 14. Features, SI No. 34	Requirement: Corporate /MSME Payments: "Merchant Id/QR - i.Onboarding, ii.Instant QR Code, iii.Multiple QR codes" Query: Could you please provide a brief on the Merchant Onboarding journey expected from the Digital Banking application? What are the different touchpoints envisaged by the bank during the journey? Where shall this data be finally managed?	The vendor should have the capability to onboard merchants and integrate with UPI player for generation, storage, etc. of QR Codes. The details of the same shall be shared with the successful bidder.
68	32	Section 14. Features, SI No. 35	Section 14. Features, SI No. 35	Requirement: Corporate /MSME Payments: "POS Onboarding / enable integration: Apply for PoS/mPoS, View delivery status, Place service requests (like indents for paper roll, terminal issue, activating EMI, international card acceptance, statement request, transaction status, GST invoice)" Query: Could you explain this requirement? Will the bank be providing a dedicated Internet/Mobile login for Onboarded Merchants? Is the Merchant expected to send PoS requests from their Internet/Mobile Banking Account? In addition to the above requests, what other features are expected in this Merchant Internet banking account? What are the different touchpoints associated to be integrated here?	Yes, the merchant would be expected to send PoS requests from digital banking platform. The scope includes but is not restricted to: - Application for merchant onboarding - Integration with the service provider for application for PoS/mPoS - View delivery status, Place service requests (like indents for paper roll, terminal issue, activating EMI, international card acceptance, statement request, transaction status, GST invoice) Further details would be shared with the successful bidder.
69	32	Section 14. Features, SI No. 36	Section 14. Features, SI No. 36	Requirement: "Create and Manage Virtual Accounts" Query: Will the Management of of the Account Entries associated with Transactions in the Virutal Accounts operating in the Digital Layer be done in the core banking solution, for their end-Customers? Please elaborate some major features associated with such virtual accounts, from a Digital Banking application perspective.	Creation and management of the Virtual accounts will be in Core Banking Solution. The bidder to provide Front end screen with required validations and communicate with CBS.
70	32	Section 14. Features, SI No. 37	Section 14. Features, SI No. 37	Requriement Bill Payment and Recharge - "Donations" *Query: How are the recipients onboarded into the back-end application? How are the recipients of such donations payments(initiated from Digital Banking layer) maintained in the back-end application?*	Donations based payments would be through systems like BBPS system or Direct Integration
71	33	Section 14. Features, SI No. 43	Section 14. Features, SI No. 43	Requriement: Account Services - "v. FATCA Declarations" *Query: What is the expectation from the Digital Banking Application here. Could you please explain this requirement with an example?*	It is a General Banking feature. Bidder to refer the RFP

72	33	Section 14. Features, SI No. 43	Section 14. Features, SI No. 43	Requriement: Account Services - "viii.. AQB/ AMB tracker for savings accounts" *Query: What is the expectation from the Digital Banking Application here. Could you please explain this requirement with an example?*	AQB/AMB to be pulled from CBS or DWH of the bank
73	33	Section 14. Features, SI No. 44	Section 14. Features, SI No. 44	Requriement: Account Services - "iii.Download pre-filled deposit slips" *Query: What is the expectation from the Digital Banking Application here. Could you please explain this requirement with an example? Where shall this information be retreived from?*	It is a General Banking feature. Bidder to refer the RFP
74	33	Section 14. Features, SI No. 46	Section 14. Features, SI No. 46	Requriement: Intuit MBank Access- "iii.Download email statements in "FILE" format" *Query: Could you help us understand a little more on this format ?*	It is a General Banking feature. Bidder to refer the RFP
75	33	Section 14. Features, SI No. 46	Section 14. Features, SI No. 46	Requriement: Intuit MBank Access- "iv. Ledger for Spend Analysis" *Query: What is the expectation from the Digital Banking Application here. Could you please explain this requirement with an example?*	To be provided as part of PFM, Please refer corrigendum/addendum
76	34	Section 14. Features, SI No. 48	Section 14. Features, SI No. 48	Requriement: View Download Certificates - "v. Transaction Challan" *Query: What is the expectation from the Digital Banking Application here. Could you please explain this requirement with an example? Where shall this information be retreived from?*	It is a General Banking feature. Bidder to refer the RFP
77	35	Section 14. Features, SI No. 53	Section 14. Features, SI No. 53	Requirement: "Lead Collection" *Query: Could you please elaborate on this requirement with an example? What is the expectation from the Digital Banking application from this requirement?*	Leads to be collected for Banking Products and transferred to Bank's Backend system e.g.. CBS,CRM
78	35	Section 14. Features, SI No. 54	Section 14. Features, SI No. 54	Requirement: General Deposit Features - "View and calculate Deposit Interest Rate" Query: We assume that Deposit Product definition and Interest Rate calculations would occur in the back-end core banking application. The Digital banking application shall only be displaying the calculated rates. Please confirm.	It is a General Banking feature. Bidder to refer the RFP
79	36	Section 14. Features, SI No. 55	Section 14. Features, SI No. 55	Requirement: General Deposit Features - Opening, Closure, Part Closure, Pre-Closure, renewal of following Deposit Accounts - " iii.MIDR/QIDR,iv.MMDC" Query: What is the expectation from the Digital Banking Application here. Could you please explain this requirement with an example? Where shall this information be retreived from?	It is a General Banking feature. Bidder to refer the RFP
80	36	Section 14. Features, SI No. 58	Section 14. Features, SI No. 58	Requirement: General Deposit Features - "Pooling/Linking of accounts (for extension of benefits) among family, friends, community" *Query: Could you please explain this requirement with an example? What benefits are being referred above?*	It is a General Banking feature. Bidder to refer the RFP
81	36	Section 14. Features, SI No. 61	Section 14. Features, SI No. 61	Requirement: Loan/Assets - General Loan Services - "Integration with Digital Lending Platform (through UI SDK) for Loan Journeys" Query: Does the bank's current Lending platform both Loan Origination and LMS? What requirement is the bank planning to cover by integrating the digital banking application with the existing Digital lending platform, in phase 1?	Please refer RFP
82	37	Section 14. Features, SI No. 68	Section 14. Features, SI No. 68	Requirement: Corporate/ MSME Loan Categories - "iii.Instant OD based on transactions, cash flow mismatch" *Query: Could you please explain this requirement with an example? How is this envisaged by the bank in the digital banking application?*	Please refer RFP
83	37	Section 14. Features, SI No. 69	Section 14. Features, SI No. 69	Requirement: Corporate/ MSME CC/OD Management- "iii.Auto-generation of stock, book debt statement in bank format on desired frequency" Query: Could you please explain this requirement with an example? How is this envisaged by the bank in the digital banking application?	Please refer RFP
84	37	Section 14. Features, SI No. 72	Section 14. Features, SI No. 72	Requirement: Agri "Agri Warehouse receipt Finance" *Query: Could you please explain this requirement with an example? How is this envisaged by the bank in the digital banking application?*	Please refer RFP
85	38	Section 14. Features, SI No. 75	Section 14. Features, SI No. 75	Requirement: Trade Finance - "iii.Name Screening and other fraud checks" *Query: Could you please explain this requirement with an example? How is this envisaged by the bank in the digital banking application?*	Should support integration to Trade Finance Service provider
86	38	Section 14. Features, SI No. 77	Section 14. Features, SI No. 77	Requirement: Trade Finance - "Digitze the process of Foreign Check Collection" *Query: Could you please provide us a brief on the flow envisaged here by the bank in the digital banking application?*	Support Integration with service provider
87	39	Section 14. Features, SI No. 82	Section 14. Features, SI No. 82	Requirement: International Remmitance/Forex -" EEFC account - Apply for bank realization certificate" *Query: Could you please provide us a brief on the flow envisaged here by the bank in the digital banking application?*	Please refer RFP
88	39	Section 14. Features, SI No. 86	Section 14. Features, SI No. 86	Requirement: Miscellaneous - " Online Dispute System" *Query: Is this an existing system within the bank? Does the bank envisage an integration of the Digital Banking app., with this Dispute system?*	The Bidder to integrate with Bank provided Dispute system
89	39	Section 14. Features, SI No. 88	Section 14. Features, SI No. 88	Requirement: Taxation - "e-Invoicing, e-way Bill etc." *Query: What is the expectation from the Digital Banking application here?*	Please refer RFP
90	40	Section 14. Features, SI No. 92	Section 14. Features, SI No. 92	Requirement: Taxation - Help, Grievance and Customer Feedback - "Automated assistance on app features and navigation on first login." *Query: Please explain this requirement with an example*	Please refer RFP
91	40	Section 14. Features, SI No. 98	Section 14. Features, SI No. 98	Requirement: Taxation - Help, Grievance and Customer Feedback - "-Option to collect customer feedback in a continuous loop mechanism for the various bank services" *Query: What does a continuous loop mechanism comprise of?*	Please refer RFP
92	40	Section 14. Features, SI No. 101	Section 14. Features, SI No. 101	Requirement: Taxation - Help, Grievance and Customer Feedback - "Submit complaints (all types)" *Query: Will this require integration with the Online dispute management application mentioned before?*	Bidder system to offer the journey for grievance handling and customer feedback. Should have the ability to integrate with banks Dispute/ Grievance handling system
93	40	Section 14. Features, SI No. 105	Section 14. Features, SI No. 105	Requirement: Government Schemes and Government Business - "PFMS - PFMS EPA (Electronic Payment Advice) Authorization" *Query: Could you please explain this feature with an example, from a Digital Banking application perspective?*	Please refer RFP
94	42	Section 14. Features, SI No. 114	Section 14. Features, SI No. 114	Requirements: FI - "Support for Business Correspondents" *Query: Are these requests made by Agents on behalf of end customers?*	Yes
95	42	Section 14. Features, SI No. 115	Section 14. Features, SI No. 115	Requirements: FI - "Support for Business Correspondents/Bank Mitras" *Query: Will this be a separate BC portal dedicated for Agents?*	Yes

96	42	Section 14. Features, SI No. 116	Section 14. Features, SI No. 116	Requirements: FI - "Support for Business Correspondents/Bank Mitras" *Query: Are these requests made by Agents on behalf of end customers?*	Yes
97	48	Section 14. Features, SI No. 161	Section 14. Features, SI No. 161	Requirments: MSME Support - "i.HRMS solutions (onboarding, appraisals, etc.) through partnership, i.Invoice creation; Create and manage e-Waybill, ii.Invoicing tracking and manually mark as paid/ partially paid, iii.Integration with third party ERP solutions" Query: "How are these functions being envisaged to be accessed by the bank from a Digital Banking Application? Are these going to be built through integration with the ERP solution of the Corporate, or is the bank expecting these to be built and managed within the Digital Banking application	Bank will provide the MSME Support platform, the Omni channel successful bidder to integrate with the Bank identified vendor of the same to provide the RFP features to the Bank's Customers through Omnichannel.
98	48	Section 14. Features, SI No. 164	Section 14. Features, SI No. 164	Requirments: MSME Support - "Access to i.SME networking platform, iii.Online and offline courses, iv.Online B2B MSME marketplace" *Query: Could you please explain this requirement?*	Bank will provide the MSME Support platform, the Omni channel successful bidder to intergrate with the Bank identified vendor of the same.
99	49	Section 14. Features, SI No.167	Section 14. Features, SI No.167	Requirements:Admin Features - "ii.Monitoring and reconciliation reports" *Query: Could you please explain the expected data to be captured in this requirement, from a digital banking application perspective?*	Please refer RFP
100	50	Section 14. Features, SI No. 168	Section 14. Features, SI No. 168	Requirements:Admin Features - "Adding and Removing icons, Segment to Icon mapping user management," *Query: Could you please explain this requirement?*	Please refer RFP
101	51	Section 14. Features, SI No.172	Section 14. Features, SI No.172	Requirements:Admin Features - "File upload for uploading the base/ static data in DB related to different transactions" *Query: Could you please explain this requirement?*	Please refer RFP
102	64		Testing	Request to clarify if the Bank would carry out the testing and the vendor is expected to provide support only	Bank will carry out final round of User Acceptance Testing with Bidder's Support. All other testing will need to be done by bidder (Bank may participate in some of the Testing).
103	79		Project Schedule	Bank has proposed aggressive timelines. Is the bank open for timeline that are more spread out than what has been shared currently.	Please refer Corrigendum
104	92		Payment for License and Implementation Cost: S.No.1 Enterprise License Cost for Digital Banking Platform UAT Sign-off for installation of the Digital Banking Platform for Omni Channel (Mobile/Web) solution. 40% MVP Phase 1 implementation 20% Phase 2 implementation 20% Phase 3 implementation 15% Phase 4 implementation 5%	Request the bank to release the License payment -100% on Order Signing and each year ATS renewal annually in advance.	Please refer to corrigendum/addendum
105	92 and 93	Payment	Payment Terms for implementation	Payment terms needs to be spread on OD Signing (20%) and the balance of 80% as follows: Functional Specification Document (20%), Custom code delivery (20%), System Integration Test (20%), User Acceptance Test (10%) and Go Live (10%) across the respective phases. The balance of 80% mentioined above is to be spread in proportion across the four phases.	No change . RFP requirement remains
106	92		Payment for License and Implementation Cost: S.No.4 Onsite resource charges for Facility Management Payable quarterly in arrears	Request the bank to release the onsite resource charges monthly in arrears	Please refer to corrigendum/addendum
107	92		Payment for License and Implementation Cost: S.No.6 Annual Technical Support (ATS) Charges Payable quarterly / Yearly basis in arrears	Request the bank to release the ATS charges Yearly in advance	Please refer 44.1 ii Warranty/ATS clause of the RFP
108	92		Payment for License and Implementation Cost: S.No.8 Licenses for OS, DB and Any other component 30% on Delivery Sign-off 60% on Installation Sign-off 10% after 3 months after Go Live Date	Request the bank to release the License payment -100% on Order Signing and each year ATS renewal annually in advance.	Please refer to corrigendum/addendum
109	94		Change Requests / Enhancements in the Application: Any major and minor version upgrades for the proposed solution should be provided without any cost to the bank during the contract period. A minor version is a small incremental version / patching provided by the OEM of the implemented software and does not call for any additional module or licenses. It comes as per the product release plans of the OEM and to be covered under ATS. b. Any implementation forming part of statutory/ regulatory changes as required under the directives of Government of India (GOI), Reserve Bank of India (RBI) etc. should be carried out without any cost to the Bank. c. Any version upgrades for the proposed solution should be provided without any cost to the bank during the contract period. d. Successful bidder must extend ATS, onsite support and all other related services to the bank for the next 3 years (from year 8 to year 10) at Banks discretion at mutually agreed rates between the successful bidder and Bank, with a cost escalation of not more than 10% of the cost quoted for the contract period.	The commercials would be for the scope as shared in the proposal. Any additional services are to be mutally discussed.	No change . RFP requirement remains
110	96		SLA for Digital Banking Platform: 	The SLA as menioned are severe especially when there are a wide range of dependencies across the different elements of hardware and software including networking. Our request is to progress considering the entire envrionment so as not to link this to the platform and to move away this requirement. The penalty rates mentioned are severe that impact the financials of the project and hence not be part of the requirement.	No change. RFP requirement remains same

SLA for Digital Banking Platform:

Vendor will have to guarantee a minimum uptime of 99.99%, calculated monthly. Application (As a whole / any module of the application) availability will be 99.99%on 24x7x52 weeks. The penalty will be calculated as per the details given below.

Uptime percentage - 100% less Downtime P

Uptime Percentage (DC, DR)	Penalty Rate (Penalty rate on monthly ATS contract value and Facility Management Service)
>=99.99%	No Penalty
< 99.99% and >= 99.90%	5 %
< 99.90% and >=99.50%	7 %
< 99.50% and >=99.0%	10 %
< 99.0% and >= 97. %	12 %
<97%	15%

111	97		Severity Level and SLA	The resolution time is not acceptable but we could mutually discuss for restoration of services.	No change . RFP requirement remains

112	100		Liquidated damages for SLA Default: 'a sum equivalent to 1% of the of the order value of the product and or services cost per week or part thereof until actual delivery or performance, (above 3 days will be treated as a week), the maximum deduction is 10% of the contract value.	The Liquidated Damages penatly at 1% of order value per week of delay is very steep and we request the bank to associate the LD to 1% of the associated miletsone. In addition the cap at 10% as being maximm deduction is severe and hence our request is to cap the maximum deduction under the LS to be 5% of the order value.	No change . RFP requirement remains
113	100		Penalty Calculation for Downtime	Penalty related discussions need to be had to agree on the terms that are mutually acceptable to Bank and Bidder	No change . RFP requirement remains
114	101		Tables of Incident Matrix	The Governance model will provide the approach for managing the incidents.	No change . RFP requirement remains
115	122	Annexure 4	Annexure 4: Commercial Bid: Performance Monitoring of solution	Please share some more details of the same.	Please refer RFP scope
116	191	Annexure 22	Annexure 22: Eligibility Criteria Compliance Purchase orders without relevant organization confirmation through a credential letter will not be considered as credentials	Request CBI to consider the masking of price sensitive data.	Bidder may mask the Price while sharing the Purchase Orders
117	151		UPI ID Setup: i. Register/Deregister for UPI/ Create new UPI Id ii. Set/change UPI PIN iii. Manage UPI id iv. Set/reset default Account v. Add UPI-handles, cards from other Banks vi. Sync phonebook with app to let the app auto fill UPI ID	Request CBI to confirm , if existing UPI Mobile SDK will be integrated with the Proposed new OMNI Channel Solution ?	It will be either through sdk or API integration
118	152		Merchant Id/QR i. Onboarding ii. Instant QR Code iii. Multiple QR codes	Request CBI to confirm , if OMNI Channel Solution shall integrate with CBI's Mechant Platform/Core module to support the Merchant related functions.?	The bidder should have the capability to integrate with UPI switch and merchant platform and curate features for the end customers, front-end interface to be developed by the bidder. The details of the same will be discussed with the successful bidder.
119	158		Analytics based personalized/preapproved loan offers on home page	Request CBI to confirm , if CBI will bring their exsiting Offer/Analytics engine for integration with OMNI channel solution to support Personalised Loan offers.	Bidder understanding is correct
120	153		Fastag : Apply ,Recharge , View Mini-statement	Please clarify if there will be any existing Fasttag Wallet system which will handle the Fasttag releated operations.	Fastag related operations will be handled by Fastag vendor, bidder to integrate and provide Front end screens on the solution.
121	172		MSME Support - HRMS solutions, Employee re-imbursements, Invoice, Business Dashboard, SME networking platform, News and updates , Online B2B, Online and offline courses, Govt. websites, MIS reports	Please confirm if the MSME Support functions are going to be handled as re-direction to external Portal.	The Bidder will be required to build front end screen and integrate with these platforms.
122	177		Integrations- Merchant aggregators:	Please confirm , if the bank's Middleware platform will manage the last mile integration with Indivisual Merchant aggregator system and provide required interface to OMNI channel system for the Integration.	The Omni-channel platform to integrate with the 3rd party Merchant aggregators.
123	178		Integrations- Public Infrastructure, Third Party Services: Internal Integration	Please confirm , if the bank's Middleware platform will manage the last mile integration with Indivisual external systems and provide required interface to OMNI channel system for the Integration.	The Omni-channel platform to integrate with the Public Infrastructure and the 3rd party Merchant aggregators.
124	22		Provide Omni-channel experience across all digital channels like hybrid mobile application (including light weight version), web portals like internet banking (on desktop, phone, tablet etc.), branch/internal portals, call centers, messaging (SMS, WhatsApp, etc.), social media platforms, wearables, e-sim based devices etc. with consistent user experience	Can you highlight the indicative list of journeys for branch portal	Will be shared with the successful bidder
125	56		Support native, hybrid-web, and web apps	Assume only one of the 3 is required from support perspective	Bidder understanding is correct
126	12		The platform has to interface with the customers through front-end web-portal, mobile-banking/ net- banking/ TAB/ customer support, and other channels right from lead/sourcing till the entire journey completion, with required digital interactions of all Bank and third parties' officials like panel advocates, valuers, DSAs, feet on street, Business Correspondents, collection agents, etc. support for an omni-channel platform mobile application for an end-to-end digital journey	What are the expectations around Feet on Street?	Engaging Feet on street is not in scope of this RFP. However, login to the Omni-channel Platform may be extended to the FOS as per Bank's requirement
127	46		Integration with the Bidder: - The customer should be able to place a voice/video call, chat with the RM	Understand the requirement is to integrate with a video chat engine	Bidder understanding is correct
128	46		Personalized financial advisory- investment recommendations for wide range of financial products- Deposits, mutual funds, insurance, govt schemes, etc. based on: - Customer's risk profile - Customer's goals	Understand the requirement is to integrate with an analytics engine	Please refer to corrigendum/addendum
129	General		Volumes	Kindly mention the number of Digital Financial Users CBI has now and what is the Year on Year growth Projection	Please refer RFP Key metrics and Addendum.
130	73	31 31.1	31. Warranty and AMC 31.1 The BIDDER shall provide three-year comprehensive onsite warranty and Four years AMC/ ATS (Total Seven Years) for the Digital Banking Platform and other associated solutions in scope of the RFP, including hardware, software and associated modules and services. The warranty shall start from date of Go-Live of Phase II	Kindly clarify if the total contract period is for 7 years (3 Years warranty+4 years AMC) (or) 7 Years + 46 Weeks mentioned for Phase-II Go-Live. Kindly also clarify supply of Hardware and other Infrastructure components is part of bidder responsibility or not?	The contract period will be for 7 year from the Date of Go-Live.
131	73	31. 31.5	31. Warranty and AMC 31.5 The warranty and AMC of the hardware shall include preventive maintenance, performance fine tuning, error rectification, replacement of parts for all the hardware components of the total solution provided by the BIDDER	Kindly clarify supply of Hardware and other Infrastructure components is part of bidder responsibility or not?	Bank has provided a list of hardware and software available with bank , any hardware or software that is over and above that will need to be managed by bidder. The warranty and AMC of such hardware and software to be managed by the bidder
132	74	32 32.4	32. Facility Management Service 32.4 Ensure that throughout the contract period 100% support headcount is based out of Bank's office locations in Mumbai area as required by the Bank.	Kindly allow the bidders to have a mix of onsite-offshore model.	No change. RFP requirement remains same
133	74	32. 32.5	32. Facility Management Service 32.5 Recruit/ deploy the resources within 30 days of placing the order/LOI for the onsite technical resource.	Kindly allow 6 to 8 weeks of time for placing the resources onsite	No change . RFP requirement remains
134	75	32 32.6	32. Facility Management Service 32.6 Ensure that the deployed resources have in-depth knowledge of the solution provided. Bank reserves the right to interview the resources including Project Director intended to be deployed and if not found suitable may reject them.	Kindly request to modify the clause as follows 32.6 Ensure that the deployed resources have in-depth knowledge of the solution provided.	No change . RFP requirement remains
135	75	32. 32.8	32. Facility Management Service 32.8 Ensure that the resources deployed for onsite support should comply with the Bank's resource requirement. Bank reserves the right to claim change in resource based on the performance of the resources.	Kindly request to modify the clause as follows 32.8 Ensure that the resources deployed for onsite support should comply with the Bank's resource requirement.	No change . RFP requirement remains

136	80	35	35. Onsite Support Bidder should have a service and support infrastructure at Mumbai. The Bank shall give Bidder and its personnel only physical access to the Support Location, and the designated hardware & Equipment to enable Bidder to provide the Maintenance & Support Services. Any mode of remote access will not be allowed from any Network outside Bank's Network	Kindly allow the bidders to have a mix of onsite-offshore model AND wherever possible provide VPN Connectivity	No change . RFP requirement remains
137	131	Annexure 10	Annexure 10: Manufacturer’s Authorization Form	Kindly advice if the standard OEM Manufacturer's authorization form can be submitted for this purpose, as it requires changes in the terms& conditions with respect to the warranty & Support services. Generally, OEM has a standard policy for warranty & support services with the authorized partners which are transferred back to back with the bank.	No change. RFP requirement remains same
138	38		Trade Finance	What is the Back Office Trade Finance Solution ?	The details of the same will be shared with the successful bidder.
139	22		Provide Omni-channel experience across all digital channels like hybrid mobile application (including light weight version), web portals like internet banking (on desktop, phone, tablet etc.), branch/internal portals, call centers, messaging (SMS, WhatsApp, etc.), social media platforms, wearables, e-sim based devices etc. with consistent user experience	Will the new Digital Solution be used by Bank Staff as well (As its mentions Call center, Branches,Internal Portal)	Yes, please refer RFP scope
140	22		The proposed solution should provide capability to create micro apps for various offerings if required	Can you please elaborate with a business use case about "Create Micro apps"	Micro apps mean there will be separate Apps for Retail, Agri, MSME, Corporate etc. customers. Each customer segment should be able to view only the features/screens which are relevant to them. However, Bank will decide with the successful bidder at a later stage on whether to have a Single Super App with multiple logins or multiple apps.
141	146		Customer Onboarding Journey : Application Processing for Accounts, Loans , Credit Cards, Corporate Loans by Bank Staff	Does Bank currently has Mid office solution (used by its staff) for processing of application submitted from Digital Channel . If No , can we also propose it to ensure end to end digital journey for Accounts , Loans , Customer Onboarding	Bidder to provide as part of the Omni Channel for Account opening journeys
142	61		In Built Document Management Module	Is bank expecting separate DMS for Digital Banking OR we can integrate with Bank's current DMS	The bidder is required to bring their own inbuilt Document management system for storage of documents and integrate with the bank's Document management system.
143	62	21.2.	21.2. Bank can provide required X86 servers, storage, Windows OS, Oracle 19 database and required network and security components	Recommended to use Oracle Enterprise Linux/RHEL as OS platforms, can we have more clarification on the existing Linux platforms (OS version) in use.	Please refer to corrigendum/addendum
144	62	21.6	21.6. In future, if bank shifts any of the sites mentioned above (DC/DRC) to a new location, the successful bidder shall provide respective services from the new location.	Does this indicate the efforts for Data ceter migration need to be handled by the bidder with same project scope.	Bidder to provide services from the new location as given in RFP
145	62	21.7	21.7. Provide required hardware and software specifications	Please confirm on the Virtuization platform already in place, to include the Digital Banking and Omni-channel platforms	Please refer to corrigendum/addendum
146	22	12.2		Under the scope summary point 12.2 mentions "Procurement, installation, and upgrade of IT infrastructure required by the solution (refer Hardware section for details)" However under point 21.2 "Bank can provide required X86 servers, storage, Windows OS, Oracle 19 database and required network and security components" is mentioned. Kindly clarify if the bidder is expected to provide Hardware Infrastructure	Hardware infrastructure as mentioned in the RFP will be provided by the Bank. Any hardware/software which is required beyond the list mentioned by the Bank will have to be provided by the Bidder and the Bidder should quote the same in the Bill of Material
147	39	section 14		In the section 14 - Under the Features xls Point number 86 the requirement is: Chargeback request i. Raise Chargeback ii. Provide Documents iii. Track Dispute iv. Revoke Dispute v. Settle Dispute vi. Online Dispute System Please clarify if there is an existing dispute management system with which channels solution can integrated	Bidder system to offer the journey for dispute management on the front end as required in the RFP The system should integrate with Banks Dispute Management system .
148	16	9.1 Point no 3	9.1 Point no 3	The bidder should have an annual turnover of at least INR 75 crores per annum in any two of the last three financial years (i.e., 2019-20, 2020-21 and 2021-22) as per the audited balance sheet available at the time of submission of tender, of individual company and not as group of companies The bidder should have an annual turnover of at least INR 5000 crores per annum in any two of the last three financial years (i.e., 2019-20, 2020-21 and 2021-22) as per the audited balance sheet available at the time of submission of tender, of individual company and not as group of companies We request bank to change the annual turnover to 5000 cr	No change . RFP requirement remains
149	17			Mobile Banking or Internet Banking solution from the OEM should have at least two (2) implementations in Scheduled Commercial Bank / Small Finance Bank/ Cooperative Bank/ Payments Bank/ Global Bank with more than 10L registered Digital users. Mobile Banking or Internet Banking solution from the OEM should have at least two (2) implementations in Scheduled Commercial Bank / Global Bank with more than 25L registered Digital users. We request bank to change the eligablility criteria from 10 L to 25L	No change . RFP requirement remains
150	81	37	Point no 37	The Liquidated Damages (LD) shall be 1 % of amount for services or goods which have been delayed for each week or part thereof for delay until actual delivery or performance. However, the total amount of Liquidated Damages deducted will be pegged at 10% of the Total contract value (TCV). Once the maximum is reached, the Bank may consider termination of the contract and other penal measure will be taken like forfeiture of EMD, Foreclosure of BG etc. The Liquidated Damages (LD) shall be 1 % of amount for services or goods which have been delayed for each week or part thereof for delay until actual delivery or performance. However, the total amount of Liquidated Damages deducted will be pegged at 5% of the Total contract value (TCV). Once the maximum is reached, the Bank may consider termination of the contract and other penal measure will be taken like forfeiture of EMD, Foreclosure of BG etc. We request bank to change the Liquedated damge from 10% to 5%	No change . RFP requirement remains
151	72	30.1	Point no 30.1	The digital banking platform should follow enterprise-wide perpetual licenses for all modules offered without any constraint like number of users, transactions, APIs, screens, delivery channels, devices, branches etc The digital banking platform should follow enterprise-wide Term licenses for all modules offered without any constraint like number of users, transactions, APIs, screens, delivery channels, devices, branches etc We request bank to change the above point	No change . RFP requirement remains

152	General		Sizing Questionnaire for Retail Users	5 year projections: Total number of registered Retail users for Internet Banking Max number of Retail users Logged on to Internet Banking System at any point of time Period over which transaction history data has to be maintained in Retail e-banking solution database Average number of requests/queries received per day from the customers by all relationship managers Periods over which requests/queries data received by relationship manager has to be maintained in Retail e-banking database (Default 6 months) Number of financial transactions during peak hour (one hour window) Number of non-financial transactions during peak hour (one hour window) Percentage of Simple Transactions (like balance enquiry / mini statement) Percentage of Medium Transactions (like fund transfer / payment transactions) Percentage of Complex Transactions (like detailed statement / batch transactions) Any other Inputs	Please refer RFP Key metrics and Addendum. Further details will be shared with the successful bidder.
153	General		Sizing Questionnaire for Corporate Users	5 year projections: Total number of registered Corporate users for Internet Banking Max number of Corporate users Logged in to Internet Banking System at any point of time Period over which transaction history data has to be maintained in corporate e-banking solution database Average number of requests/queries received per day from the customers by all relationship managers Periods over which requests/queries data received by relationship manager has to be maintained in corporate e-banking database (Default 6 months) Number of financial transactions during peak hour (one hour window) Number of non-financial transactions during peak hour (one hour window) Percentage of Simple Transactions (like balance enquiry / mini statement) Percentage of Medium Transactions (like fund transfer / payment transactions) Percentage of Complex Transactions (like detailed statement / batch transactions) Any other Inputs	Please refer RFP Key metrics and Addendum. Further details will be shared with the successful bidder.
154	General		Sizing Questionnaire for Mobile Banking	5 year projections: Total number of Accounts with Mobile Banking facility Max number of Mobile users Logged in to Mobile Banking System at any point of time Average number of Financial transactions per day Average number of Non-Financial transactions per day Period over which transaction history data has to be maintained in m banking database Number of financial transactions during peak hour (one hour window) Number of non-financial transactions during peak hour (one hour window) Percentage of Simple Transactions (like balance enquiry / mini statement) Percentage of Medium Transactions (like fund transfer / payment transactions) Percentage of Complex Transactions (like detailed statement / batch transactions) Any other Inputs	Please refer RFP Key metrics and Addendum. Further details will be shared with the successful bidder.
155	General		Digital Engagementl Hub (DEH) - Sizing Questionnaire	Channel wise details: Country of operation for specific entity Total number of registered Customers for a channel Total number of Active Customers in the Bank registered for a channel Total number of Accounts registered for a channel Max number of customers Logged on to a channel at any point of time Average number of Financial transactions (Part Trans) per day through a channel Per hour Financial Transaction (Part Trans) during the peak hours for a channel Average number of Non-Financial transactions per day through a channel What is the per hour Non-Financial transaction during the peak hours for a channel Period over which transaction history data has to be maintained in DEH	Please refer RFP Key metrics and Addendum. Further details will be shared with the successful bidder.
156	General		General Guidelines	Please specify the target CPU Utilization for the server if not using default Please mention the existing hardware platform in case of re-use	The existing hardware platform will not ne re-used. Bank will provide the Hardware.CPU utilisation to not exceed 75%.
157	12	2	2. Bidding Process In accordance with Government of India guidelines, Micro and Small Enterprises are eligible to get tender documents free of cost and also exempted from payment of earnest money deposit upon submission of valid MSME certificate copy.	We understand that for MSME Certified company is expemted for Tender fee and EMD Cost. Please clarify.	The certificate will be verified by the Bank's evaluation committee and Bidding Process will be In accordance with Government of India guidelines for Micro and Small Enterprises.
158	16	9.1	9.1. Stage A: Eligibility criteria 3.The bidder should have an annual turnover of at least INR 75 crores per annum in any two of the last three financial years (i.e., 2019-20, 2020-21 and 2021-22) as per the audited balance sheet available at the time of submission of tender, of individual company and not as group of companies	Request the bank to relax the Annual turnover to 50 Crores to apply	No change . RFP requirement remains
159	17	9.1 7	9.1. Stage A: Eligibility criteria 7. Mobile Banking or Internet Banking solution from the OEM should have at least two (2) implementations in Scheduled Commercial Bank / Small Finance Bank/ Cooperative Bank/ Payments Bank/ Global Bank with more than 10L registered Digital users.	We being MSME company to apply, kindly request to relax on the no. of users to Experence on implementation in 1 bank.	No change . RFP requirement remains
160	16	3	Sr No 3 The bidder should have an annual turnover of at least INR 75 crores per annum in any two of the last three financial years (i.e., 2019-20, 2020-21 and 2021-22) as per the audited balance sheet available at the time of submission of tender, of individual company and not as group of companies	Kindly request you to consider last Five years, The bidder should have an annual turnover of at least INR 75 crores per annum in any two of the last FIVE financial years	No change . RFP requirement remains
161	16	4	Sr No 4 The bidder should have a positive operating Profit (as EBITDA i.e., Earnings, Before Interest, Tax, Depreciation & Amortization) in two financial years out of the last three years of operations, ((2019-20, 2020-21 & 2021-22. Applicable provisions for Start-ups will be applied	Kindly request you to consider last Five years	No change . RFP requirement remains

162	16	6	Sr no 6 The Bidder should have implemented Omni-channel Digital Banking Platform (Mobile and Web) in at least 2 Banks in India or Globally	Kindly request you to consider implementation in 01 Banks in India or Globally	No change . RFP requirement remains
163	17	7	Sr No 7 Mobile Banking or Internet Banking solution from the OEM should have at least two (2) implementations in Scheduled Commercial Bank / Small Finance Bank/ Cooperative Bank/ Payments Bank/ Global Bank with more than 10L registered Digital users	Kindly request you to consider 05L registered Digital users	No change . RFP requirement remains
164	117	9	Sr No 9 Bidder/ OEMs should have service/ support infrastructure at Mumbai	Kinfly request for considering Mumbai or any of the Metro City in India	No change . RFP requirement remains
165	92	1	1. Enterprise License Cost for Digital Banking Platform UAT Sign-off for installation of the Digital Banking Platform for Omni Channel (Mobile/Web) solution. - 40%	Kindly request you to consider 60%	Please refer to corrigendum/addendum
166	92	1	1. Enterprise License Cost for Digital Banking Platform MVP Phase 1 implementation - 20%	Kindly request you to consider 15%	Please refer to corrigendum/addendum
167	92	1	1. Enterprise License Cost for Digital Banking Platform Phase 2 implementation - 20%	Kindly request you to consider 10%	Please refer to corrigendum/addendum
168	92	1	1. Enterprise License Cost for Digital Banking Platform Phase 3 implementation - 15%	Kindly request you to consider 10%	Please refer to corrigendum/addendum
169	92	1	1. Enterprise License Cost for Digital Banking Platform Phase 4 implementation - 5%	Kindly request you to consider 5%	Please refer to corrigendum/addendum
170	93		Licenses for OS, DB and Any other component 30% on Delivery Sign-off 60% on Installation Sign-off 10% after 3 months after Go Live Date	Request to consider 60% on Delivery Sign-off 60% on Installation Sign-off 10% after 3 months after Go Live Date	Please refer to corrigendum/addendum
171	94		Fixed Price The commercial offer shall be on a fixed price basis, exclusive of all taxes and levies. No price variation relating to increases in customs duty, excise tax, dollar price variation etc. will be permitted. The bidder shall pay any other applicable Taxes being applicable after placement of order, during currency of the project only	As the Commercial Offer is Exclusive of all taxes, request you to consider incorporation of any revision in tax slabs by the concern Government authorities to be applicable on the respective billing dates	No change . RFP requirement remains
172	10		Last Date and Time submission of Bids	4 weeks time to be given for submission of bid post release of corrigendum/addendum.	Please refer to corrigendum/addendum
173	18	9.2	9.2. Stage B: Technical Evaluation Criteria Functional and Features Specification: A: Available in the product without customization B: Will be provided with customization	If bidder proposes a 'Grounds-up Build' Solution, the categorisation of functionliaty under 'A' and 'B' will not be possible. Accordingly, bidder requests the Bank following two categories: Functionality Can be Delivered - A Functionality Can not be Delivered - B (or) If the bidder proposes a 'Grounds-up Build' solution the categorisation of functionality under 'A' and 'B' will not be applicable and marking for both A and B will be of 'A'	No change . RFP requirement remains
174	18	9.2	9.2. Stage B: Technical Evaluation Criteria 1. Credentials and Experience: Bidders credentials in implementation of Omni Channel Digital Banking Platform across banks in India or abroad. Bidders should have implementation experience for the Omni-channel platform	We propose below: 1. Credentials and Experience: Bidders credentials in implementation of Digital Banking Platform across banks in India or abroad. Bidders should have implementation experience for the Digital Banking Platform	No change. RFP requirement remains same
175	19	9.2	9.2. Stage B: Technical Evaluation Criteria Technical Specification: A: Available in the product without customization B: Will be provided with customization	If bidder proposes a 'Grounds-up Build' Solution, the categorisation of technical evaluation under 'A' and 'B' will not be possible. Accordingly, bidder requests the Bank following two categories: Functionality Can be Delivered - A Functionality Can not be Delivered - B (or) If the bidder proposes a 'Grounds-up Build' solution the categorisation of technical specification under 'A' and 'B' will not be applicable and marking for both A and B will be of 'A'	No change . RFP requirement remains
176	21	12	12Scope SummaryThe Bank is running a Technology transformation program, and a Digital Banking Platform for Omni Channel Mobile App / Web Solution is required to support this transformation through modern capabilities.	Will the current Digital Banking Platform sunset once the Omni-channel Digital Patform is developed by the Bank? Can we implement Content Management and Asset Management with a SaaS Product? There are B2B features suggested as part of the Servces Scope, is the B2B scope being concieved as a separate APP?	We expect the current platform to be sunset after the Omni-channel is developed by the bank. Content Management to be provided by the Bidder to meet the A separate Digital Asset Management system is not envisaged . All solutions should be on prem.
177	22	section 13.3	section 13.3	Further list for messaging apart from sms, WA and for SM platfoms (list is needed viz facebook, twitter etc) . Examples of required wearables, e-sim based devices to be provided.	The scope includes but is not limited to: The vendor would have to provide an app for wearable devices like smartwatches, fitness devices etc. e-sims can be on phones, tablets etc.
178	22	section 13.7	section 13.7	For effort estimation, aprroximate number of pre-built screens, digital journeys, templates, and dashboards .	The Bidder to provide the pre-built screens, digital journeys, templates, and dashboards based on the RFP scope and Banking use cases.
179	22	13.1	13.1Single InterfaceSavings, Corporate, Deposit, NRE/NRO, PPF,Cards, Insurance ,etc.), internal users (branches, employees, agents etc.) on all digital channels	Will this interface cater to B2C customer only or is the B2B cstomer journe also being planned in this experience?	Features for Corporates will require B2B

180	22	13.2	13.2Omni Channel , 13.31.7hybrid mobile application (including light weight version), web portals like internet banking (on desktop, phone, tablet etc.), branch/internal portals, call centers, messaging (SMS, WhatsApp, etc.), social media platforms, wearables, e-sim based devices etc. with consistent user experience 13.31.7 Work with wearables like smart watches, fitness trackers etc. and other relevant e-sim based devices	What is the current landscape of customer facing digital properties apart from Web Portal & Mobile APP? What is the current integration of other customer facing channels such as whatsapp, call center, messaging, campaign, others (please specify) to the customer facing digital properties? 13.31.7 - From the features list in section 14, what is the mapping of each form factor to the listed features?	Please refer RFP for complete scope. Further details will be shared with the successful bidder.
181	22	13.3	13.3Micro Apps	What are these Micro Apps? Please specify.	Micro apps mean there will be separate Apps for Retail, Agri, MSME, Corporate etc. customers. Each customer segment should be able to view only the features/screens which are relevant to them. However, Bank will decide with the successful bidder at a later stage on whether to have a Single Super App with multiple logins or multiple apps.
182	22	13.8	13.8On-going configurationsnew screens, widgets, workflows etc. to build/support digital journeys through low/no code platform without requiring technical/development skills	elaborate scope	The bidder should be able to provide Low code No code platform for developing new screens, widgets, workflows etc. to build/support digital journeys . Please refer RFP details
182	22	13.8	13.8On-going configurationsnew screens, widgets, workflows etc. to build/support digital journeys through low/no code platform without requiring technical/development skills	elaborate scope	The bidder should be able to provide Low code No code platform for developing new screens, widgets, workflows etc. to build/support digital journeys . Please refer RFP details
184	23	13.17 13.21	13.17 The successful bidder should create required APIs for integration of the Digital Banking Platform with Core Banking System leveraging the API specifications available from the Core Banking System vendor. 13.21 Integrate with other required systems like middleware (IBM IIB, CP4I/ACE), API gateway etc.	Bank has IBM CP4I Platform for Enterprise Integration (IIB, API Gateway, MQ, Event Stream). It advise bank allow bidders to use same Enterprise Integration Platform for leveraging this RFP integrations requirements with required CP4I sizing and licenses? Having one integration platform can help to minimize license integration cost, maintenance and operations challenges. Kindly confirm.	Bank will decide on that at a later stage with the successful bidder
185	24	13.3 13.31 13.31.6	13.3Update & Upgrade , 13.31, 13.31.6The successful bidder should ensure the compatibility of solution provided for all the impending updates / upgrades of various mobile platforms (Application, Database and operating systems) without any additional cost to Bank Bidder should also ensure the availability of solution for any new mobile platform or operating system upgrade/update within one month from the date of its launch without any additional cost to Bank Provide same view/structure of internet banking portal in all major operating systems (Mac OSX, Windows, and Linux etc.) and browsers (Chrome, Safari, Firefox, IE, Edge etc.). UI features should be browser independent	13.31.16 - Do we have to do it on Linux as well as it is not a popular OS? IE is not a valid browser anymore, so cant be tested. For all the browser options mentioned, wre we testing for the Latest Versions only?	Popular Frontends across different platforms should be supported, e.g., • Apps: Android and iOS, with sufficient backward compatibility to support devices and versions being used by current and projected customer base, while adhering to our security requirements. Bidder should analyze and propose if the App needs to be created for any other platform, depending on the market adoption. • Web: the web version should run smoothly with consistent performance across different Browsers (like Chrome, IE, Edge, Safari, Mozilla-Firefox etc.) and OS (Windows, Mac, Linux etc.)
186	25	13.37	Section 13.37	how many reports?To be mentioned by operational or business reports	Bank will discuss and finalise the various MIS reports required and also mutually finalise with the bidder to arrive at the Business rules to be applied to generate the reports. Bidder to provide upto 50 Reports/Dashboards/ Analytics in various categories like Customer related, Transaction, Failure, Performance, audit etc.
187	25	13.4	Section 13.40	Chatbot Scope Communication Channels 3 given add if any more(1. Website (Web) / PWA, 2. iOS (iOS SDK, 3. Android SDK) Volumes - Count for text based conversations with chatbot? Use cases - How many used cases to develop? bifurcate by only nevigation or only data fetch steps/use case - Customizable as per business requirements with an average of steps / use case across the bot. general FAQs - Use cases related FAQs to be considered in bot? API integrations - Backend source systems for Bank API as required for the defined use cases Languages trained (NLP) - Conversational Banking to be enabled in below languages only ? Kindly clarify 1- English (default), 2- Hindi, 3- Hinglish etc Live chat Licenses - how many Live Chat named licenses required?	Please refer to corrigendum/addendum
188	46		Robo Advisory : Integration with the Bidder for the following features:	Are these SDK based integrations or API based integrations.	Bidder to integrate with the Bank's Robo advisory partner platform to provide the features on the Omnichannel platform.
189	46		Robo Advisory / Virtual RM … etc Integration with the Bidder for the following features:	What is the mechanism of SSO / authentication for these applications. Please clarify for the products with which the application has to integrate with	Will be shared with the successful bidder
190	48	14	14	Agree Marketplace , E commerce requirements are mentioned under Marketplace and Agree support. Are you also exploring an order management system and inventory management system to address these needs. ?	Bidder to integrate with the order management system and inventory management system platforms which Bank will identify. The bidder to provide these features on the Omni channel Platform.
191	52	178 ii	178 (ii)	Please elaborate regarding the expectation for PKI administration. Would Bank expect the vendor to provide PKI services for entire new banking platform ? Or the bidder can utilise current Bank infrastructure for this activity ?	PKI services will be provided by the Bank. Bidder to integrate for providing the RFP features on the Omni-channel Platform
192	56	16.5	16.5 - The successful bidder should procure and provide any tools and licenses required to support service discovery, service mesh, streaming / messaging etc.	Request Central Bank of India to Include that the Tools (Such as Service Mesh, Streaming / Messaging) shall be provided by OEM, covered under OEM Support. Request Central Bank of India to also clarify that the Tools / Software Shall be Enterprise Grade with Support Included.	Platform for Streaming and Messaging is not required. Bidder will however need to integrate with Streaming and Messaging solutions. Service Discovery and Service Mesh will need to be provided by the bidder. The solutions will need to be under OEM Support
193	56	16.7	16.7 - The successful bidder should provide the underlying container platform, other required software (like control plane, service mesh etc.) and licenses as required by the solution	Request Central Bank of India to Include that the Tools (Such as Service Mesh) shall be provided by OEM, covered under OEM Support. Request Central Bank of India to also clarify that the Tools / Software Shall be Enterprise Grade with Support Included.	Platform for Streaming and Messaging is not required. Bidder will however need to integrate with Streaming and Messaging solutions. Service Discovery and Service Mesh will need to be provided by the bidder. The solutions will need to be under OEM Support
194	56	16.12	16.12 - Offer isolation to microservices layer from the public facing API gateway layer. Inter-service communication should not take traffic out of the layer in which the services are hosted	Request Central Bank of India to confirm if there are any Existing API Management Solution that Leveraged or Should the Bidder suggest a separate API Management Solution	Omni Channel solution to leverage existing Banks API Management system CP4I
195	57	16.28	16.28 - Leverage modern DevSecOps practices for faster and secure deployments of upgrades, patches and release management	Request Central Bank of India to confirm if Enterprise Grade Cluster Security Solution should be included as a part of the solution. Request Central Bank of India to also clarify that the Cluster Security Solution be Enterprise Grade with Support Included.	Yes required with support, please include this as part of the Enterprise Grade container platform line item in bill of material

196	57	16.18.4	16.18.4	Bidder understands that security features like DDoS prevention, firewalls, security alerts, WAF etc are present at Bank DC/DR facilities. The same hjave to be utilised for infrastructure being developed for new banking platform. Please confirm	Bidder understanding is correct
197	58	17.5	Security 17.5 Follows Zero Trust security model	Please elaberate on the Mobile Threat Protection, is it securing the existing mobile applications, sould that be re-used and what are the different functionalities it is supporting currently?	Bidder to follow the Zero trust model to build the platform and bring all the necessary tools.
198	58	17.5	Security 17.5 Follows Zero Trust security model	Request Bank to clarify on if the Dam capabilities to be extended to the new Digital platform, does Bank arrange to procure additional licenses or along with the Digital Banking platform, bidder can propose additional tools and provide licenses?	Bidder to follow the Zero trust model to build the platform and bring all the necessary tools.
199	58	17.5	Security 17.5 Follows Zero Trust security model	Request Bank to provide a revised set of security tools which are in place currently for a better visibility of exsting security environment.	Will be shared with the successful bidder
200	58	17.5	Security 17.5 Follows Zero Trust security model	Request Bank to provide details on IAM deployed for the Bank's consumers and the secruity policy in place (in terms of Identity management, access management, MFA, SSO adaptive authentication etc). Also let us know whether the existing tools would be able to extend / scale the capabilities to the new digital platform or bidder has to be propose relavent solutions as part of the proposal?	Will be shared with the successful bidder
201	58	17.8	17.8	Keeping in mind the criticality of digital banking Application, consider addition of below "The HSMs should be FIPS-140, level 4 certified with support for quantum-safe algorithms".	No change. RFP requirement remains same
202	58	17.5, 17.9	17.5, 17.9	Keeping in mind the criticality of digital banking Application, consider addition of below "Confidential computing for microservices, protecting data at rest, in transit and in use. Designed to provide scalable isolation for individual workloads to help protect them from not only external attacks, but also insider threats"	Micro apps mean there will be separate Apps for Retail, Agri, MSME, Corporate etc. customers. Each customer segment should be able yto view only the features/screens which are relevant to them. However, Bank will decide with the successful bidder at a later stage on whether to have a Single Super App with multiple logins or multiple apps.
203	59	17.28	17.28	Would providing a Consent Management Platform (CMP), alongwith Data collection grid & thus data storage/retention/disposal be part of present scope for Bank's digital banking platform ?	Bidder to provide the Consent Management Platform. Please refer corrigendum/addendum
204	59	17.21	17.21	Does the bank expect bidder to build integrated mechanics for PII data-masking & isolation for banking platform ? Does Bank utilize any technology for this activity at present juncture ?	Bidder to use the Industry Best Practices. All Sensitive and Customer identifiable information need to be masked. The PII / Sensitive data is to be masked as per Regulatory and Government guidelines under this RFP.
205	59	17.28	17.28 Provides a Consent Management Platform (CMP) to comply with Indian data privacy regulations and GDPRs	Is Consent Management Platform already available or Bidder needs to propose ?	Bidder to provide the Consent Management Platform. Please refer corrigendum/addendum
206	59	17.3	17.30 Integrate with prevention devices such as WAF, Firewalls/Anti DDoS/NIPS, honeypot creation and any other control mechanism as part of automatic real time or near real time response mechanism	Are these solutions already existing in Bank environment and would be configured and managed by Bank itself	Bidder to integrate with Bank's existing solutions like WAF/Firewalls/Anti DDoS/NIPS
207	60	17.41	17.41	Bidder understands that new infrastructure can leverage existing security infrastructure like SIEM, Vulnerability Management, Anti-Virus, Firewalls, WAF, HSM - operational at Bank DC/DR facilities. Bidder has to provision efforts for integration of New Banking platform with existing Bank security controls. Please confirm	Bidder understanding is correct
208	60	18	18. Data and Analytics	As per our understanding there is a need to factor for an advance watson analytical tool to cater to digital banking use cases for hyper personalized offer. Please allow bidders to leverage Bank existing IBM DW, Watson and Cognos Analytics platform for this RFP Requirements.	Offer generation is not part of current scope. Bidder to integrate with Bank's existing DWH and the Offer generation platform.
209	60	18	18. Data and Analytics	Kindly confirm the total analytical use cases to be developed and provide the split between bacth and real time analytical use case. Please allow bidders to use Bank existing IBM Watson and Cognos Analytics platform for this RFP Requirements.	Analytical Use case development is not part of current scope. Bidder to integrate with Bank's existing DWH and the Analytics platform.
210	60	18.6	18.6 Implement integration of analytics with its business rules and decision engine to trigger actions in real time/near real time	Is Bank have any existing enterprise business rules and decision management engine? If not then its strongly advise to bidders propose Business events and Business Rule Management Systems (BRMS). Business rules are policies, constraints, or required operations that apply to a specific set of business conditions or dependencies. For an example, a bank could use a business rule to decide whether a credit check is required for a customer opening a new account; the rule could stipulate that a credit check is required for new customers, but not for existing ones.	Enterprise wide Business Rules and decision engine is not envisaged as part of this RFP.
211	61	19	19 - Monitoring and Audit	Does CBI has ITSM , monitoring, Testing tool that can be leveraged for the purpose of this work scope or all have to be proposed afresh ?	Bank will provide the ticketing tool. Bidder to bring in the required tools for Monitoring and Testing as per RFP requirement
212	61	2123.6	20 - Monitoring and Audit19.2.5 Integration with Bank's existing and/or other leading APM solutions.	What are the current APM tools with which vendor hads to integrate	Please refer to corrigendum/addendum
213	61	21 19.2.6. t0 19.2.9	21 - Monitoring and Audit19.2.6. t0 19.2.9	Could you please elaborate on this requirement... Is this only from Infra perspective ? (Since you have mentioned in section 26 to not incluce APM tool as part of this work scope)	Please refer to corrigendum/addendum
214	61	23.5	23.5Ensure automated unit testing, functional testing, and non-functional testing (e.g., performance test, security test) are integrated into CI/CD pipeline and execution reports are part of release artefacts	Does the client have any Enterprise wide DevOps implemented today ?	Bidder to bring in the required tools as per RFP requirement
215	61	26.1	26.1 APM tool implementation is not in scope of this RFP. Only integration of Omni-channel digital banking platform with APM tool to measure above metrics from is in scope	Section 19 speak about End to End Monitoring. However 26.1 speaks about leveraging existing tool . PLease elaborate on the work scope for Application performance monitoring	Please refer to corrigendum/addendum
216	61	32 32.3	3232.3 Setup a support center to provide L1, L2 & L3 support, linked with the Bank's centralized call center as required.	Please perovide the current ticket workflow. Does the client have a helpdesk through which all tickets are logged into the ITSM tool ? What is the ITSM tool used ?	Bank will share the ticketing tool details with the successful bidder
217	61	32.28	32.28 Provide all minor and major version upgrades during the period of contract at no extra cost to the Bank	All major upgrades that need functional changes would be out of scope since eastimations for the same cannot be determined upfront. any additional requirements from the client would be mutually agreed through a change order/project change requirement to be mutually executed, incorporating the scope of such requirements, charges, timelines, and any other implications.	No change. RFP requirement remains same
218	61	36	36. Maintenance Support . All regulatory / statutory changes should be done without any additional cost to the Bank.	Could you please suggest the frequency complexity of regulatory changes needed. Suggest that all reg. changes to be taken as part of project change control, since it is difficult to estimate upfront on the # of reg. changes needed in future ..	No change . RFP requirement remains
219	61	19	19. Monitoring and Audit	What is the existing APM solution you CBI have? Is the existing APM provide all the RFP required capabilities such as microservices, API, cloud native and headless application architecture and comply to these?	Please refer to corrigendum/addendum
220	62	21.3	21.3	Please share an inventory of existing security infrastructure & relevant capacity for platform architecture & design development	Will be shared with the successful bidder
221	62	21.2.	21.2. Bank can provide required X86 servers, storage, Windows OS, Oracle 19 database and required network and security components	Most of the components require Linux / RHEL OS. Would bank provide RHEL also ?	Please refer to corrigendum/addendum

222	62		Bank has Oracle ULA and can provide unlimited number Oracle DATABASE licenses which bidder can make good use in its proposed solution. Following products are available with Bank.	What about Data replication software for Oracle ?	ODG is part of ULA
223	62		Ensure that production environment at DRC should be a 100% replica of primary data center	Please provide the guidance/ requirements for Near DR site.	Near DR will be only storage and will not have any compute capability
224	62	21.2.	21.2. Bank can provide required X86 servers, storage, Windows OS, Oracle 19 database and required network and security components	Bank would only procure and provide and setup the hardware and maintain ? If this is x86 servers.	Please refer to corrigendum/addendum
225	62	Example 1	Example 1 Assume for a particular service level requirement (e.g.: Availability of Digital Banking Platform, the minimum service level is 99.95% During a Service Assessment period; the service level achieved is 96%:	How would penalty be calculated if the Hardware is procured by Bank	Downtime calculations will exclude downtime on account of Hardware
226	62	21.2	21.2	please consider changing to "Bank can provide required **enterprise** servers, storage, Windows OS, Oracle 19 database and required network and security component"	No change . RFP requirement remains
227	63		The above requirement should be comprehensive and should cover all the Production, UAT, SIT etc. setup required at DC and DRC. This will also form a part of the Technical evaluation of the bidder.	What are the Growth projects of business volume ?	Please refer RFP Key metrics and scope.
228	63	21.7.2	21.7.2	please consider changing to "Ensure the hardware proposed for the Platform should not exceed 75% of CPU(s), Memory(s), Hard Disk(s) utilization levels on **monthly average basis** during the TCO period" .	Please refer RFP and the pre-bid responses
229	65	24.1	24.1 - The proposed solution should support customization through modern open-source languages (like Java, JavaScript, NodeJS etc.)	Request Central Bank of India to Include that the Runtimes / Languages shall be provided by OEM, covered under OEM Support. Request Central Bank of India to also clarify that the Runtimes / Languages be Enterprise Grade with Support Included..	The modern open source languages should be OEM supported with Enterprise Grade.
230	65	23.4	23.4	Is the listed testing tools finalized by CBI?	IN addition to the RFP list please refer corrigendum/addendum
231	66	25.9.1	25.9.1 - Deployments of the microservice layer via code and automation using CI/CD pipeline following stage-gated engineering practices in appropriate environments (development, SIT, UAT, pre-production, production)	Request Central Bank of India to Include that the CI/CD pipelines shall be provided by OEM, covered under OEM Support. Request Central Bank of India to also clarify that the CI/CD pipelines be Enterprise Grade with Support Included.	The CI/CD pipelines should be OEM supported with Enterprise Grade.
232	67	26.1	26.1 APM tool implementation is not in scope of this RFP. Only integration of Omni-channel digital banking platform with APM tool to measure above metrics from is in scope	Our understanding is the Omni Channel digital banking platform has to send relevant logs to APM. Bank would be responsible for configuring APM tool and metrics . Please correct If this is right understanding.	Please refer to corrigendum/addendum
233	67		Daily Active Users (Unique users)	What are the totan number of users for CBI.	Please refer RFP Key metrics and Addendum. Further details will be shared with the successful bidder.
234	67	26.2	26.2 The proposed solution should support the following capacity requirements of the Bank for mobile app channel:	Our understanding is the provided volumetric is for Year 1 of the project. Please confirm.	Bidder understanding is correct
235	71		29.11 The Bank and the bidder shall appoint an escrow agent approved by the Bank to provide escrow mechanism for the deposit of the source code for the solution supplied/procured by the bidder to the Bank to protect the Bank's interests in an eventual situation	Large OEM Companies, as a Global Corporate Licensing policy do not keep source code in any escrow arrangements for packaged software product. We request Bank to make amendments to this clause accordingly.	The escrow arrangement will be for source code of the Omni Channel Digital Banking Platform
236	71	29.3/4/6, 29.8 to 29.15, 29.13/16/17	Source Code / IR Clause 29.3/4/6, 29.8 to 29.15, 29.13/16/17	Escrow and audit obligations should not apply to products. For bespoke deliverables developed by bidder, source code for these would be handed over to client and will belong to client, hence additional escrow would not be required; audit for the solution should be as per the audit process (including clarifications below).	Bidder understanding is correct
237	72	30.1	30.1	Can you please list down and share all the existing DB, Security tools name and versions (IAM, SIEM, MDM, etc), monitoring, ITSM, DAM, etc. Please provide complete details with completabilities.	Will be shared with the successful bidder
238	72	12, 30.10, 44.19, 30.11, 34.9, 30.1, 30.4, 44.16, annexure 3 clause 9, annexure 9	Scope Creep Clause 12, 30.10, 44.19, 30.11, 34.9, 30.1, 30.4, 44.16, annexure 3 clause 9, annexure 9 clause d	The scope of the bidder's work under the contract should be as set out in the bidder's proposal; anything additional should be subject to mutually agreed and executed change order/project change request setting out the additional scope, costs, timelines, and other operational matters.	No change. RFP requirement remains same
239	73	31 31.1	31. Warranty and AMC 31.1 The BIDDER shall provide three-year comprehensive onsite warranty and Four years AMC/ ATS (Total Seven Years) for the Digital Banking Platform and other associated solutions in scope of the RFP, including hardware, software and associated modules and services. The warranty shall start from date of Go-Live of Phase II	All the COTS (middleware, security and Operatinal management platform) Software & Hardware products warranty start at the date of PO/contract agreement not at the date of go-live therefore please amend this clause accordingly.	Please refer to corrigendum/addendum
240	75	44.5.1	Compliance with Client's Policies Clause 44.5.1	Bidder's personnel operate as bidder's own policies/conduct guidelines. However, client should share relevant requirements under client's policies in advance with the bidder, such that the bidder will cause its personnel deployed onsite to be aware of such policies	Bank will share requisite policies with successful bidder
241	77	32.27	32.27	Will a Common/Open platform for Applicaion development help?	Please refer RFP scope
242	77	32.27	32.27	Are you looking for formal Requirements management system? Please allow bidders to use existing IBM Requirements Management solution this RFP requirements	Requirements Management System not envisaged to be a part of this solution
243	77	32.27	32.27	Is lifecycle traceability (requirements-design-code-tests) and navigation / reporting of interest?	We will need Lifecycle Traceability for requirements, design , code and tests. Bidder free to use tools of their choice
244	77	32.27	32.27	Will documentation on Requirements matrix, Business requirements, Test plan/Test case documentation based on Bank standard formats needed?	Yes, should be provided based on bank's standard format
245	77	32.34	32.34	Is there any service desk solution currently being used by CBI for Service Requests, Incident, Problem management and other ITIL processes ?	Will be shared with successful bidder
246	78	33.2.1	33.2.1 - Five working days training to the Bank's Core Team (including support vendor, if any) to be imparted before UAT in multiple batches based on agreement with the Bank	Request Central Bank of India to Confirm the Type of Training Required from OEM's for the Components Proposed and the Number of Personnel / People who needs to be trained for the Technology Components proposed.	Will be shared with successful bidder
247	81	37	37. Liquidated damages:The Liquidated Damages (LD) shall be 1 % of amount for services or goods which have been delayed for each week or part thereof for delay until actual delivery or performance. However, the total amount of Liquidated Damages deducted will be pegged at 10% of the Total contract value (TCV). Once the maximum is reached, the Bank may consider termination of the contract and other penal measure will be taken like forfeiture of EMD, Foreclosure of BG etc.	Bidder like to replace with "If the supplier fails to complete the Work on or before the scheduled or extended date of completion, he shall be liable for payment of liquidated damages@ 1⁄2 percent per week, not as penalty, on the Contract Value of the Work for every week that the progress remains below the required progress or that the Work remains incomplete subject to a maximum of 5% of the delayed implementation services only "	No change. RFP requirement remains same
248	81	44.2, 81	Clause 44.2, 81 LD/Penalties cap	Any LD & penalty will apply only to delays/SLA breaches solely attributable to bidder. Overall LD/penalties under the contract should not exceed 5% of the Total Contract Value.	No change. RFP requirement remains same

249	82	39, 44.14	Audit/Inspection Clause 39, 44.14	Any audit or inspection under the contract should be limited to once a year, during the term of the project, shall not involve access into bidders' systems/premises/internal records, should be done with reasonable notice and in a way which does not disrupt bidder's normal business processes (including bidder's security policies). Costs of such audit to be borne by the client. Third party auditor should be subject to mutual agreement; should not be bidder's competitors.	No change. RFP requirement remains same
250	91	44.1	44.1 Payment terms	Implementation,training cost - milestone gap to be <= 45 days Enterprise License Cost for Digital "Bidder request for"100 % Payment on Delivery ". Licenses for OS, DB and Any other component - Bidder request for"100 % Payment on Delivery ". Annual Technical Support (ATS) Charges Bidder request for "Yearly in advance". Onsite resource charges for Facility Management Bidder request for"Quarterly in advance". Cost of additional work on basis of person days"Bidder request for Quarterly in advance".	NO change . RFP requirement remains
251	91	44. 44.1	44. General Terms 44.1. Payment Terms Payment for License and Implementation Cost:	As a part of developed solution bidder may need to develop / supply COTS or software licenses and Infra hardware (servers, storage) from OEMS. Payment Terms for Software licenses and Infra hardware (servers, storage) cost are 100% advance along with PO/contract agreement. Payment terms for software and hardware S&S/ATS/AMC (Annual Software and hardware support) shall be 100% annually in advance. Kindly consider.	No change. RFP requirement remains same
252	92	UAT Sign-off for installation of the Digital Banking Platform for Omni Channel (Mobile/Web) solution.92	UAT Sign-off for installation of the Digital Banking Platform for Omni Channel (Mobile/Web) solution.92	Can you please clarify if the sign off for installation is on UAT environment or Development ?	UAT signoff will be on UAT environment, Go-Live signoff will be in production
253	92	44.1, 44.2	clause44.1, 44.2 under "Liquidated Damages for SLA Default", clause 8, 21.7.4, 44.4.16, 44.21, annexure 11 clause 4, annexure 18 Withholding/Rcovery	Withholding should apply only to amounts that are finally determined to be owed to the client by bidder. Bidder requests that all amounts withheld must be addressed by Dispute Resolution process, and not to exceed in aggregate 2 month portion of average monthly billing	No change. RFP requirement remains same
254	98		Penalty cap :Service Levels during implementation phase	Overall LD & penalties under the contract should not exceed 5% of the Total Contract Value.	No change. RFP requirement remains same
255	101	29.20, 44.4, 44.16, annexure 7, annexure 12 clause 6	Clause 29.20, 44.4, 44.16, annexure 7, annexure 12 clause 6 Indemnities	The indemnities under the contract should be limited to IPR infringement as finally determined. For all other grounds the bidder will be liable in damages.	No change. RFP requirement remains same
256	104	44.5, 44.13	Confidentiality. Clause 44.5, 44.13	Information which is publicly available or is available to bidder independently of this RFP (ie standard exceptions) should not be confidential; defined period of confidentiality required.	No change. RFP requirement remains same
257	105	"Guarantee on Software License", annexure 10, clause 42(c), 44.8, annexure 8, 30.3	OEM HW/SW page 105 clause "Guarantee on Software License", annexure 10, clause 42(c), 44.8, annexure 8, 30.3	Any products forming part of the solution (including IP rights, patches, upgrades, product-related issues, etc) will be as per the terms to be between client and the respective OEM; bidder should not have responsibility for claims based on third party OEM products.	No change. RFP requirement remains same
258	105	"Guarantee on Software License", annexure 10, clause 42(c), 44.8, annexure 8, 30.3	Bidder's HW/SW page 105 clause "Guarantee on Software License", annexure 10, clause 42(c), 44.8, annexure 8, 30.3	Bidder's products forming part of the solution (including IP rights, patches, upgrades, product-related issues, etc) will be as per the terms to be between client and bidder for the respective product.	No change. RFP requirement remains same
259	105	44.7	Dispute Resolution Clause 44.7	For work continued during pendency of dispute resolution, payments should be made as per the payment terms of the contract, notwithstanding pendency of dispute resolution proceedings	No change. RFP requirement remains same
260	106	44.9	Background Verification Clause 44.9 last sentence	We understand that bidder's standard background verification processes will apply, and that the requirement to share the information with client will imply confirming to client that such background verification for such personnel have been carried out	Please refer RFP for details.
261	107	44.12	44.12.Bidder's Liability	Bidder's overall liability should be limited to the annual fees paid (without exceptions). Bidder should not be liable for indirect or consequential losses. Please clarify that bidder's overall liability shall be limited to the annual fees paid (without exceptions) and that bidder should not be liable for indirect or consequential losses.	Please refer Corrigendum
262	108	44.14	44.14. Inspection, Audit, Review, Monitoring & Visitations:All OEM/Bidder records with respect to any matters / issues covered under the scope of this RFP/project shall be made available to the Bank at any time during normal business hours, not more than 4 audits per year, to audit, examine, and make excerpts or transcripts of all relevant data. Such records are subject to examination. The cost of such audit will be borne by the Bank.	Bidder is not obligated to share any information relating to Bidder's costs, Bidder proprietary data, confidential information of Bidder's other customers and internal audit reports of the Bidder.	This pertains to this project only. No Change. RFP requirement remains the same
263	109	44.15, 48.18, annexure 28, 44.15	Information Security Clause 44.15, 48.18, annexure 28, 44.15	the solution will comply with such security specifications as set out in the scope (and priced for in the proposal); any additional requirements from the client would be mutually agreed through a change order/project change requirement to be mutually executed, incorporating the scope of such requirements, charges, timelines, and any other implications.	No change. RFP requirement remains same
264	109	29.6, 30.1, 44.15, 30.3	IPR. Clause 29.6, 30.1, 44.15, 30.3	IP in the final deliverables prepared by bidder, will belong to client. However any products forming part of the solution (including IP rights, patches, upgrades, product-related issues, etc) will be as per the terms to be between client and the respective OEM; bidder should not have responsibility for claims based on third party OEM products.	The bidder to provide the IP Rights for the customisations done for the Bank. Bidder undertakes that the customisations done for the Bank will not be reused in any other Bank/organisation without explicit permission by the Bank.

265	110	44.17	44.17. Termination Termination for Default: The Bank, without prejudice to any other remedy for breach of contract, by 30 (Thirty) days written notice of default sent to the Successful Bidder, may terminate this Contract in whole or in part: In case the contract is terminated then all undisputed payment for the services delivered till the date of termination will be given to vendor, but disputed payment shall be discussed and will be paid once the dispute is resolved.	Upon material breach including non payment by customer, either party may terminate this Statement of Work by giving the other party not less than <30> days written notice. Upon termination, customer would pay IBM for (1) all Services IBM provides, and any Products and Materials IBM delivers through termination, (2) all expenses IBM incurs through termination, and (3) any charges IBM incurs in terminating the Services. (4) deferred costs or unamortized investments (for example, net book value of assets procured from or for customer, initial transition or setup costs not yet fully amortized, other unamortized investments) and applicable wind-down expenses	No change. RFP requirement remains same
266	110	44.17, 44.3, 37, 44.2 under "Liquidated Damages for SLA Default"/"SLA for Digital Banking Platform", annexure 18, annexure 22	Clause 44.17, 44.3, 37, 44.2 under "Liquidated Damages for SLA Default"/"SLA for Digital Banking Platform", annexure 18, annexure 22: Termination	"Termination should be based on objective grounds (breach of a requirement in the contract) and should be preceded with thirty days' written notice; bidder should also be allowed to terminate for cause with thirty days' written notice. Upon termination of the contract, bidder should be paid for all products supplied, all services carried out till date of termination, and any additional costs incurred by the bidder as a result of termination. "	No change. RFP requirement remains same
267	110	44.17	Termination 44.17	We want to clarify that termination should be based on objective grounds (breach of a requirement in the contract) and should be preceded with thirty days' written notice; bidder should also be allowed to terminate for cause with thirty days' written notice.	No change. RFP requirement remains same
268	110	44.17	Termination 44.17	Please clarify that termination should be based on objective grounds (breach of a requirement in the contract) and should be preceded with thirty days' written notice; bidder should also be allowed to terminate for cause with thirty days' written notice.	No change. RFP requirement remains same
269	110	44.17	Termination 44.17	Please clarify that upon termination of the contract, bidder should be paid for all products supplied, all services carried out till date of termination, and any additional costs incurred by the bidder as a result of termination.	No change. RFP requirement remains same
270	111	44.17	Transition Assistance clause 44.17 under "Exit Option & Contract Renegotiation"	"Reverse Transition Plan" should be mutually agreed through a change order/project change request (PCR) incorporating the scope, charges for services (and any products (IBM/OEM), timelines, and any other operational implications)	No change. RFP requirement remains same
271	112	44.20.1/2	Compliance with Law Clause 44.20.1/2	bidder will comply with such laws as applicable to its business, and will cause such permits as required in its ordinary course of business as IT service provider, to be obtained. However, client should be responsible for any compliances or permits etc as may be required by client in relation to its own business or this project of the client.	No change. RFP requirement remains same
272	119		Delivery and installation of all the related software items offered including (Application, Database, OS etc.) licenses along with object files, source code etc. Installation of all the software items with latest version and patches.	How much time does the bank take to procure and provide required infrastructure.	Bidder to quote for the Container Platform licenses for a period of 1 year only for UAT and Development environments. Post that Bank will provide the required Container Platform along with licenses for UAT, SIT, Production at DC and DRC for the subsequent years. The UAT Hardware (VMs) is already available with the Bank, however Bank may change it later to new platform which the Bidder will have to migrate without any additional cost to the Bank.
273	121	Annexure 4: Sl. No. 3	Annexure 4: Commercial Bid - Sl. No. 3. License cost for Container platform (with OEM support). Solution should include Container Image Registry	Request Central Bank of India to Include that the Image Registry shall be provided by OEM, covered under OEM Support. Request Central Bank of India to also clarify that the Image Registry be Enterprise Grade with Support Included.	Image Registry is to be provided by the Bidder with Enterprise support included.
274	135	Section 11	Section 11: FALL CLAUSE: The BIDDER/SELLER/CONTRACTOR/SERVICE PROVIDER undertakes that it has not supplied/is not supplying same/exact product/systems or subsystems/services (i.e. same scope, deliverables, timelines, SLAs & pricing terms) at a price lower than that offered in the present bid to any other Bank or PSU or Government Department or to any other organization/entity whether or not constituted under any law and if it is found at any stage that similar product/systems or sub systems/services was supplied by the BIDDER/SELLER/CONTRACTOR/SERVICE PROVIDER to any other Bank or PSU or Government Department or to any other organization/entity whether or not constituted under any law, at a lower price, then that very price, with due allowance for elapsed time, will be applicable to the present case and the difference in the cost would be refunded by the BIDDER/SELLER/CONTRACTOR/SERVICE PROVIDER to the BUYER, if the contract has already been concluded.	Bidder would like to delete this clause.	No change. RFP requirement remains same
275	137	Annexure 12 clause 2	Confidentiality. Annexure 12 clause 2	Bidder's personnel and subcontractors will in any event be subject to suitable confidentiality obligations. We understand this will meet the requirement of having back to back NDAs with personnel and subcontractors.	Please refer RFP clause
276	137	Annexure 12 clause 4	Confidentiality. Annexure 12 clause 4g	We request for a defined survival period for confidentiality, ie NDA should continue till project term; survival of confidentiality obligations upto three years after first disclosure of such confidential information.	No change. RFP requirement remains same
277	137	Annexure 12 clause 4	Confidentiality. Annexure 12 clause 4g	Bidder will be liable to client for any breach of the NDA. Accordingly, we request the indemnity obligation in the NDA to be dropped.	No change. RFP requirement remains same
278	143	Clause 6, annexure 14, clause 37, 44.2 under "Liquidated Damages for SLA Default", annexure 18, 44.17	Bid Security/Earnest Money Deposit Clause 6, annexure 14, clause 37, 44.2 under "Liquidated Damages for SLA Default", annexure 18, 44.17 under "Exit Option & Contract Renegotiation"	EMD should be invoked only for fraudulent misrepresentations made by bidder under the RFP process; bidder should be allowed an opportunity to defend itself before invocation of EMD; EMD should not be invoked for performance related issues (as client would have recourse to the PBG for these).	No change. RFP requirement remains same
279	180	6	6	Will bank be using the community version of tanzu? , if not please consider removing tanzu as it comes as appliance only	Bidder to provide OEM supported version of Enterprise Grade for the Container platform. Please refer corrigendum/addendum
280	180	10	10	Consider adding " the platform should be future ready with support for **quantum-safe** algorithms"	No change. RFP requirement remains same
281	182		The platform solution should cater for a separate API layer (API-first architecture) which is de-linked from the UI layer having API first approach with inherent support for authentication modes like OAuth 2.0 etc.,	Does the Bank have API Management System licenses which can be leveraged ?	Bank is in the process of implementing IBM's CP4i for API Management

282	183	Stage B5: – 5	Stage B5: Product Demo – 5 Hyper-personalization features	Please elaborate "Hyper Personalization" scope/out come/ delivarables bank is expecting from biddders?	Bidder to use in app analytics for Hyper-personalization which should be intuitive and intelligent, however Bidder should have the ability to integrate and consume the analytics provided by the Bank for Hyper-personalization.
283	186	Clause 6, annexure 14, clause 37, 44.2 under "Liquidated Damages for SLA Default", annexure 18, 44.17 under "Exit Option & Contract Renegotiation", clause 8, annexure 13, clause 37	Performance Security/PBG Clause 6, annexure 14, clause 37, 44.2 under "Liquidated Damages for SLA Default", annexure 18, 44.17 under "Exit Option & Contract Renegotiation", clause 8, annexure 13, clause 37 third para	Bidder should be allowed an opportunity to defend itself before invocation of PBG; if PBG is invoked, it should be the sole remedy obtained (ie no withholding of charges, indemnities, damages, for the same issue for which PBG is invoked). We understand that the bidder will not be required to top up the BG.	No change. RFP requirement remains same
284	193	2.1	GCC Clause 2.1	We understand that the RFP and the bidder's proposal/clarifications will comprise the entire contract in connection with the project	No Change. RFP, Bank's Response to the queries and the corrigendum/addendums will comprise the contract.
285	195	Clause 2.1, annexure 23 clause 4/5	Suspension. Clause 2.1, annexure 23 clause 4/5	Suspension should be preceded with reasonable written notice; resumption should be subject to mutual agreement; bidder should be compensated for cover overruns as a result of such suspension.	No change. RFP requirement remains same
286	116 & 191	Clause 32.9.5, annexure 1, annexure 22	Client's deicsion is binding Clause 32.9.5, annexure 1, annexure 22	In case of any dispute or difference, the same shoudl be resolved through mutual negotiation, failing which, through arbitration	No change. RFP requirement remains same
287	116/125	Clause 9.3.4, annexure 1/6/20/21	Deviation/Clarifications Clause 9.3.4, annexure 1/6/20/21	We understand that the RFP read subject to the deviations/clarifications shall comprise the entire agreement in connection with the engagement.	No Change. RFP, Bank's Response to the queries and the corrigendum/addendums will comprise the contract.
288	13.8/13	13.8	13.8 Provide flexibility to configure new screens, widgets, workflows etc. to build/support digital journeys through low/no code platform without requiring technical/development skills	Its srongly advise to have enterprise BPM/Workflow engine platform that can enables the deployment of processes that span people, systems, applications, tasks, rules, and the interactions among them. It supports both long-running and short-running business processes, providing transaction rollback-like functionality for loosely coupled business processes. Bidders should be allowed to leverage all the process archistration within the enterprise BMP platform for unified visibility and tracability of the process and workflows.	Enterprise wide BPM/ Workflow engine is not envisaged as part of this RFP.
289	16 & 117	9.1	9.1. Stage A & Annexure 2: Eligibility Criteria: Eligibility criteria. Point no 6: The Bidder should have implemented Omni-channel Digital Banking Platform (Mobile and Web) in at least 2 Banks in India or Globally. And The proposed Omni-channel Digital Banking Platform (Mobile and Web) should have been implemented in at least 2 Banks in India or Globally.	The Bidder should have implemented Digital Banking Platform (Mobile / Web) in at least 2 Banks in India or Globally. And The proposed Digital Banking Platform (Mobile / Web) should have been implemented in at least 1 Bank in India. Request to consider Supportings as Purchase Order / credential letter / self-declaration	No change. RFP requirement remains same
290	16 & 117	9.1. Stage A & Annexure 2: Eligibility Criteria: Eligibility criteria. Point no 6	9.1. Stage A & Annexure 2: Eligibility Criteria: Eligibility criteria. Point no 6: Documents to be submitted	Request to consider documents to be submitted as Purchase Order / Contract / self-declaration / credential letter	Please refer to corrigendum/addendum
291	18 & 19	9.2	9.2. Stage B: Technical Evaluation Criteria (functional and technical specification score)	Please share marks that will be given against A and B category for both functional and technical score	For "Available -A" marks will be 3 for each Point For "Customisable-C" marks will be 1 for each Point
292	22 / 23	13.7 13.9 , 13.11 , 13.13, 13.19, 13.20	13.7Pre-build repository to be used for customisation - 13.9 , 13.11 , 3.13, 13.19, 3.20pre-built screens, digital journeys, templates, and dashboards which can be customized per business requirements without requiring technical/development skills Provide a repository of all assets which helps in creation and modification of digital assets as per requirement Provide pre-built journeys for but not limited to opening accounts (savings, deposit, NRE/NRO current, PPF etc.), applying for cards, insurance, making bill payments, making payments using NEFT, IMPS, RTGS, UPI etc. and allow customizations without requiring technical/development skills pre-built onboarding journeys for personal loan, auto loan, home loan, gold loan, working capital loan, corporate term loan etc. Customers should be able to initiate all digital lending journeys from the digital banking platform (prebuilt lending journeys digital banking platform as well as prebuilt journeys in Omni-channel Digital Banking Platform) Prebuilt journeys from Omni-channel Digital Banking Platform should appear within the digital banking app window (or web page in case of mobile website)	Are we to build screens/forms for specific journeys/products and make configurable templates for newer journeys/products? 3.20.1 - What is your current journey for Lending? Is it disconnecting the consumer from the core banking experience? ARe you expecting to deliver a seamless experience while the customer navigates between the overview screen and lending screens? 3.20.3 - What is the difference between Digital Banking Platform v/s Omnicannel Digital Banking Platform?	Yes Bidder to provide the pre-built screens, digital journeys, templates, and dashboards which can be customized per business requirements without requiring technical/development skills. 3.20.1 Bidder is expected to deliver a seamless experience while the customer navigates between the overview screen and lending screens. 3.20.3 Under this RFP Bidder to provide Digital Banking Platform for Omni-channel (Mobile app/Web).

293	22 / 23 / 24 /	13.6 13.10, 13.15, 13.27, 13.28, 13.29, 13.6, 13.34, 13.35, 13.36, 13.49, 13.50 to 13.54	13.6Intuitive user interface - 13.10, 13.15, 13.27, 13.28, 13.2913.6 - Provide intuitive user interface for engaging experience across all customer segment 13.10 Provide a modern and intuitive landing page for the customer showing all products and relationships with the Bank 13.15 - Provide advanced features such as personalization, user tracking (usage, clicks etc.), conversational UX integrated into the digital journeys 13.34 - Provide options of delivering nudge (banners, in-app notifications, personalized links etc.), 13.35 - Provide responsive campaigns and banners which redirect user to the designated features/offers , 13.36 - Provide personalized themes and campaigns like birthday, anniversary, festival, sale etc. 13.49 Provide notification features on all leading mobile platforms including iOS, Android etc. 13.50 to 13.54 - Campaign Management Points Provide compatibility with all leading mobile phones and tablets, and provide responsive designs across various screen sizes including Sim binding Provide compatibility with all live/supported versions of mobile platforms/operating systems including iOS, Android etc. (Covered under point in Testing as well) The successful bidder should provide test reports for popular device types of each operating system to demonstrate compatibility	13.34, 13.35, 13.36 - Will the scope include implementation of a state of the art marketing technology stack which includes tracking user behaviour analytics, personalisation engine, sendng personalised campaigns, etc.	Marketing Technology stack is not envisaged as per of this RFP. In-app analytics as defined in the RFP need to be provided by the Bidder.
294	22 / 23 / 24 / 25	13.5 13.14	13.5digital journeys across channels - 13.14Seamless & consistent experience across touchpoints Provide mandatory information to customer with minimal number of clicks/steps to improve turnaround time of user journeys and improve navigation	There is no discovery & design phase indcated in the timeline scope. Is there scope to include this timeline as it will be required to identify the correct set of customers and end to end design.	No change. RFP requirement remains same
295	23 / 24	13.16, 13.17, 13.18, 13.21, 13.22, 13.23, 13.24, 13.25	13.16Integrations, 13.17, 13.18, 13.21, 13.22, 13.23, 13.24, 13.25Integrate seamlessly with Bank's existing Core Banking System (TCS BaNCS) and any new Core Banking System which the bank selects The successful bidder should create required APIs for integration of the Digital Banking Platform with Core Banking System leveraging the API specifications available from the Core Banking System vendor Integrate seamlessly with Bank's existing digital LOS and any new digital lending platform which the bank selects Integrate with other required systems like middleware (IBM IIB, CP4I/ACE), API gateway etc. Integrate with new platforms like (but not limited to) integration platform, payment layer, third party onboarding, aggregation platforms etc. which are introduced as part of the ongoing technology transformation using APIs, SDK, APK integration etc. Integrate with new APIs which are created across systems like CBS, payment layer, API management layer etc. as part of ongoing technology transformation Integrate with existing and new systems together during migration phase as part of ongoing technology transformation without accumulating technical debt Integrate with external entities like payment networks, Government services, fintech partners etc. through pre-built accelerators or adapters	13.22 & 13.25 - How many integrations (API) will be integrated with the Omni-channel Digital Banking Channel?	Please refer RFP scope and integrations mentioned
296	28 / 59	18 / 17.25	Customer Profile Mgmt. / 18 / 17.25	Does the bank expect the bidder to bring in new "Adaptive Authentication" technology for authentication to new banking platform ?	Bidder is required to fulfil the RFP requirements.
297	89 & 135	Annexure 11 clause 11.1 section 11	Integrity Pact Annexure 11 clause 11.1 section 11 Fall Clause	The "fall clause" requirement should not be applicable – as prices are set basis the overall scope, kind of activity/setup, level of risk, etc. Hence providing a commitment that bidder has not provided similar services at lower prices, is a subjective statement and cannot be confirmed. Please also check with pricing for any additional inputs on this.	No change. RFP requirement remains same
298	Payment terms		Payments are due from date of receipt of invoice and payable within thirty (30) days of date of invoice.	In the event of late payments, Bidder reserves the right to charge a late payment fee @ 2% per month on the overdue amounts, in addition to the right of suspension of services, till the overdue amounts are paid.	No change. RFP requirement remains same
299	General		General	Please confirm whether bidders need to propose manage file transfer platform for securely exchanging files (electronic documents) with external agencies and partners, fintech, etc. Managed file transfer has various capabilities which can be utilized as part of this RFP •capability of exchanging the data via multi-protocol support. TCP/IP, FTP, UDP, ICMP, HTTP/S etc are already part of the solution package. •Capability to transform the data in to any standard or non-standard format. XML, JSON, SWIFT, ISO 20022, ISO8583 •Intelligent routing of data files with no manual intervention, supports protocol conversion •Sending and receiving the data in an encrypted format both in rest and in motion •Providing security against the external users or servers by authenticating them by integrating with internal authorisation mechanism, multi-factor authorisation •Provides capability of sending the data via agent-based system or non-agent based with support for network and bandwidth monitoring for high volume data	Managed File transfer is not envisaged. However, Bidder is required to bring in the necessary tool to meet the RFP requirements.
300	15		The Bank shall also be entitled to make recoveries from the Successful Bidder's bills or any other amount due, the equivalent value of any payment made to the successful bidder by the bank due to inadvertence, error, collusion, misconstruction, or misstatement.	Bidder supports for direct damages only which is related to the project. Need clarification	No change. RFP requirement remains same
301	66	26	26. Key Metrics	Uptime of Digital Banking Platform - We understand this uptime requirement is post MVP go-live. Pls confirm.	Bidder understanding is correct
302	74	32.5	32.5 Recruit/ deploy the resources within 30 days of placing the order/LOI for the onsite technical resource.	30 days timelines is too short to select and deploy resoures. Hence we would request the Bank to extend this to 90 days	No change . RFP requirement remains
303	75	32.6	32.6 Ensure that the deployed resources have in-depth knowledge of the solution provided. Bank reserves the right to interview the resources including Project Director intended to be deployed and if not found suitable may reject them	Since this is a fixed price contract and Bank also has defined applicable SLAs, we would request the Bank for the freedom to deploy resources as deemed fit. Interviewing and recommendation by Bank may lead to additional delays.	No change . RFP requirement remains
304	79	34	34. Project Timeline	Consider all the features asked by Bank for MVP - Phase 1, we would request the Bank to extend the timelines for MVP - Phase 1 to 40 weeks and extend subsequent release timelines by 14 weeks each.	There is a revision in the timeline. Please refer to the corrigendum/addendum

305	94		d. Successful bidder must extend ATS, onsite support and all other related services to the bank for the next 3 years (from year 8 to year 10) at Banks discretion at mutually agreed rates between the successful bidder and Bank, with a cost escalation of not more than 10% of the cost quoted for the contract period	We would request to revise the clause as following: d. Successful bidder must extend ATS, onsite support and all other related services to the bank for the next 3 years (from year 8 to year 10) at Banks discretion at mutually agreed rates between the successful bidder and Bank.	Extension will be at mutually agreed rates
306	135		Fall Clause	Request you to remove this clause. Bid is QCBS and basis proper technical and commercial evaluation, contract will be awarded. It is requested to remove this clauses	No change. RFP requirement remains same
307	80	35	35 Any mode of remote access will not be allowed from any Network outside Bank's Network	We would request Bank to allow remote access using authorized VPN service providers to access and troubleshoot any issues.	No change. RFP requirement remains same
	98	q.	q. The Bidder to provide Support contract backline to OEM for the complete duration of contract period. Letter to be provided by OEM for the backline proof, prior to release of payment.	Is there any format for providing this backlining letter from OEM?	The Bidder is required to submit the letter on OEM Letter head containing the required details as per RFP. The same will be evaluated by the Bank's Committee. The bidder to ensure that it suffices the RFP requirement.
309	66	26	26. Key Metrics	Uptime of 99.99% is too stringent. We request the bank to agree on an uptime of 99.9%	No change . RFP requirement remains
310	22		Hybrid Mobile Application	Please confirm if this is a fixed approach or Bank is open to native mobile application for Android and iOS	The Bidder can bring in Hybrid/ Native Technology to meet the RFP requirements and timelines
311	12		Low Code/No Code approach	Please confirm is this is indicative or mandatory.	Mandatory to provide for creating Front end- experience.
312	179		Loan Origination system	Please confirm if the process of the application happen in the existing loan origination solution. From new solution the expectation is to capture the application and send to backend for processing	Bidder will have to build in-app journey for the below 1. Housing Loan 2. Education loan 3. PAPL 4. Vehicle Loan 5 Gold Loan 6. CGTMSe 7.Loan against deposits Initially, bidder may provide web view/SDK as decided by bank. However by Phase 2 , the bidder will have to build in app experience for the above 7 journeys. Later, if Bank decides to have more journeys over and above these 7 journeys to be built on the app for better customer experience the same will be taken up with the successful bidder which the Bidder will have to support.
313	59		Authentication	Please confirm which personas the bank wants to use their existing authentication and access control engine. Also, please define the usecases where the authentication module of the new platform will be used.	For Bank employees the Bank's AD system will be used and for other personas like Customers, Agents, Business Correspondents etc. the Omni-channel platform authentication to be used
314	24		Provide compatibility with all live/supported versions of mobile platforms/operating systems including iOS, Android etc.	Please confirm if bank is planning to support mobile operating system other than android and ios	Popular Frontends across different platforms should be supported, e.g., • Apps: Android and iOS, with sufficient backward compatibility to support devices and versions being used by current and projected customer base, while adhering to our security requirements. Bidder should analyze and propose if the App needs to be created for any other platform, depending on the market adoption. • Web: the web version should run smoothly with consistent performance across different Browsers (like Chrome, IE, Edge, Safari, Mozilla-Firefox etc.) and OS (Windows, Mac, Linux etc.)
315	24		The successful bidder should provide test reports for popular device types of each operating system to demonstrate compatibility	Kindly confirm the list of device types referred here	All popular devices need to be covered.
316	146 - 182		Functional Specifications	Kindly confirm the functionalities required for each of the channels in different phases (across web & mobile)	Please refer RFP scope
317	146 - 182		Functional Specifications	Kindly share the as-is functional/technical architecture for both retail and MSME segments. Also, please do highlists the list of components that needs to be changed as part of this project	Will be shared with successful bidder
318	112	44.19	44.19	The Bidder complied with all the laws that are applicable to the Bidder's performance of its obligations. The Bank should identify which specific laws/regulations applicable to Bank shall be adhered to by the Bidder.	The clause is self explanatory needs no further clarification.
319	126	Annexure 7	Annexure 7	The Bidder would like to propose some changes to the Deed to align with the prevalent industry standards.	No change . RFP requirement remains
320	56 of 205	16.5	16.5 - The successful bidder should procure and provide any tools and licenses required to support service discovery, service mesh, streaming / messaging etc.	Request Central Bank of India to Include that the Tools (Such as Service Mesh, Streaming / Messaging) shall be provided by OEM, covered under OEM Support. Request Central Bank of India to also clarify that the Tools / Software Shall be Enterprise Grade with Support Included.	Platform for Streaming and Messaging is not required. Bidder will however need to integrate with Streaming and Messaging solutions. Service Discovery and Service Mesh will need to be provided by the bidder. The solutions will need to be under OEM Support
321	56 of 205	16.7	16.7 - The successful bidder should provide the underlying container platform, other required software (like control plane, service mesh etc.) and licenses as required by the solution	Request Central Bank of India to Include that the Tools (Such as Service Mesh) shall be provided by OEM, covered under OEM Support. Request Central Bank of India to also clarify that the Tools / Software Shall be Enterprise Grade with Support Included.	Bidder to quote for all the required tools to meet the RFP requirements with OEM support
322	56 of 205	16.12	16.12 - Offer isolation to microservices layer from the public facing API gateway layer. Inter-service communication should not take traffic out of the layer in which the services are hosted	Request Central Bank of India to confirm if there are any Existing API Management Solution that Leveraged or Should the Bidder suggest a separate API Management Solution	Please refer to corrigendum/addendum
323	57 of 205	16.28	16.28 - Leverage modern DevSecOps practices for faster and secure deployments of upgrades, patches and release management	Request Central Bank of India to confirm if Enterprise Grade Cluster Security Solution should be included as a part of the solution. Request Central Bank of India to also clarify that the Cluster Security Solution be Enterprise Grade with Support Included.	All the solution provided by the bidder should be OEM support with Enterprise Grade.
324	121 of 205	Annexure 4: Commercial Bid - Sl. No. 3	Annexure 4: Commercial Bid - Sl. No. 3. License cost for Container platform (with OEM support). Solution should include Container Image Registry	Request Central Bank of India to Include that the Image Registry shall be provided by OEM, covered under OEM Support. Request Central Bank of India to also clarify that the Image Registry be Enterprise Grade with Support Included.	All the solution provided by the bidder should be OEM support with Enterprise Grade.
325	65 of 205	24.1	24.1 - The proposed solution should support customization through modern open-source languages (like Java, JavaScript, NodeJS etc.)	Request Central Bank of India to Include that the Runtimes / Languages shall be provided by OEM, covered under OEM Support. Request Central Bank of India to also clarify that the Runtimes / Languages be Enterprise Grade with Support Included..	All the solution provided by the bidder should be OEM support with Enterprise Grade.
326	66 of 205	25.9.1	25.9.1 - Deployments of the microservice layer via code and automation using CI/CD pipeline following stage-gated engineering practices in appropriate environments (development, SIT, UAT, pre-production, production)	Request Central Bank of India to Include that the CI/CD pipelines shall be provided by OEM, covered under OEM Support. Request Central Bank of India to also clarify that the CI/CD pipelines be Enterprise Grade with Support Included.	All the solution provided by the bidder should be OEM support with Enterprise Grade.
327	78 of 205	33.2.1	33.2.1 - Five working days training to the Bank's Core Team (including support vendor, if any) to be imparted before UAT in multiple batches based on agreement with the Bank	Request Central Bank of India to Confirm the Type of Training Required from OEM's for the Components Proposed and the Number of Personnel / People who needs to be trained for the Technology Components proposed.	Please refer RFP scope
328	Pg 62 of 205	21.7	21.7 – Number of Virtual Nodes with number of cores per node	Requesting Central Bank of India to Confirm if the bidder/s are allowed to propose bare metal based deployment instead of virtual environment for performance and cost benefit purpose to bank.	Please refer to corrigendum/addendum

329	Pg 72 of 205	30.6	30.6 - Consider the disaster recovery environment while proposing the software licenses	Does bank have any intent to run any workload in split across DC – DR. Many other banks in the industry are adopting such approach	Currently Bank does not have plan to split workload into DC and DRC, however the Bank has Hot DR and only DC is active and during Drills / Disaster DRC would be active.
330	Pg 181 of 205	15	15 - The platform should have capability to interface with various internal / external systems on web services messaging formats like REST API / SOAP based with data formats JSON, XML, ISO 8583 etc	With our experience, Omni Channel Solutions will primarily interact using REST API primarily in JSON or better format. Message format such as ISO 8583 are applicable for CBS etc system which are not being directly exposed through this layer & hence practically not required. Request Central Bank of India to Kindly confirm our understanding.	Bidder understand is correct, however if there is a need for ISO 8583 integration support, the bidder system should support the same
331	Pg 180 of 205	6	6 - The platform should support containerization and have capability to be deployed on container orchestration platforms like k8s, openshift, tanzu etc., for horizontal & on demand scalability with immediate response time based on request volume or resource utilization of CPU/ Memory/ Storage; or ability to increase concurrent instanced based on utilization threshold limit	Request Central Bank of India to Confirm if the Bank is looking for centralized management, monitoring, observability including build, deploy and runtime security for keeping multiple container platform clusters in compliance of bank security guidelines and requirements. In our opinion, Request Central Bank of India to make such best practices mandatory for all bidders.	All the Bidders to comply with the RFP requirements
332	66	26	26. Key Metrics	Uptime of Digital Banking Platform - We understand this uptime requirement is post MVP go-live. Pls confirm.	Bidder understanding is correct
333	74	32.5	32.5 Recruit/ deploy the resources within 30 days of placing the order/LOI for the onsite technical	30 days timelines is too short to select and deploy resources. Hence we would request the Bank to extend this to 90 days	No change . RFP requirement remains
334	75	32.6	32.6 Ensure that the deployed resources have in-depth knowledge of the solution provided. Bank reserves the right to interview the resources including Project Director	Since this is a fixed price contract and Bank also has defined applicable SLAs, we would request the Bank for the freedom to deploy resources as deemed fit. Interviewing and recommendation by Bank may lead to additional delays.	No change . RFP requirement remains
335	79	34	34. Project Timeline	Consider all the features asked by Bank for MVP - Phase 1, we would request the Bank to extend the timelines for MVP - Phase 1 to 40 weeks and extend subsequent release timelines by 14 weeks each.	Please refer to corrigendum/addendum
336	94	d	d. Successful bidder must extend ATS, onsite support and all other related services to the bank for the next 3 years (from year 8 to year 10) at Banks discretion at mutually agreed rates between the successful bidder and Bank, with a cost escalation of not more	We would request to revise the clause as following: d. Successful bidder must extend ATS, onsite support and all other related services to the bank for the next 3 years (from year 8 to year 10) at Banks discretion at mutually agreed rates between the successful bidder and Bank.	The extension after 7 years will be on mutually agreed rates
337	135		Fall Clause	Request you to remove this clause. Bid is QCBS and basis proper technical and commercial evaluation, contract will be awarded. It is requested to remove this clauses	No change. RFP requirement remains same
338	80	35	35 Any mode of remote access will not be allowed from any Network outside Bank's Network	We would request Bank to allow remote access using authorized VPN service providers to access and troubleshoot any issues.	No change. RFP requirement remains same
339	98	q.	q. The Bidder to provide Support contract backline to OEM for the complete duration of contract period. Letter to be provided by OEM for the backline proof, prior to release of payment.	Is there any format for providing this backlining letter from OEM?	Bank does not have any format. Bidder to ensure that the same is fulfilling the RFP requirement.
340	66	26	26. Key Metrics	Uptime of 99.99% is too stringent. We request the bank to agree on an uptime of 99.9%	No change . RFP requirement remains
341	22		Hybrid Mobile Application	Please confirm if this is a fixed approach or Bank is open to native mobile application for Android and iOS	The Bidder can bring in Hybrid/ Native Technology to meet the RFP requirements and timelines
342	12		Low Code/No Code approach	Please confirm is this is indicative or mandatory.	This is mandatory
343	179		Loan Origination system	Please confirm if the process of the application happen in the existing loan origination solution. From new solution the expectation is to capture the application and send to backend for processing	Bidder will have to build in-app journey for the below 1. Housing Loan 2. Education loan 3. PAPL 4. Vehicle Loan 5 Gold Loan 6. CGTMSe 7.Loan against deposits Initially, bidder may provide web view/SDK as decided by bank. However by Phase 2 , the bidder will have to build in app experience for the above 7 journeys. Later, if Bank decides to have more journeys over and above these 7 journeys to be built on the app for better customer experience the same will be taken up with the successful bidder which the Bidder will have to support.
344	59		Authentication	Please confirm which personas the bank wants to use their existing authentication and access control engine. Also, please define the use cases where the authentication module of the new platform will be used.	For Bank employees the Bank's AD system will be used and for other personas like Customers, Agents, Business Correspondents etc. the Omni-channel platform authentication to be used
345	24		Provide compatibility with all live/supported versions of mobile platforms/operating systems including iOS, Android etc.	Please confirm if bank is planning to support mobile operating system other than android and iOS	Popular Frontends across different platforms should be supported, e.g., • Apps: Android and iOS, with sufficient backward compatibility to support devices and versions being used by current and projected customer base, while adhering to our security requirements. Bidder should analyze and propose if the App needs to be created for any other platform, depending on the market adoption. • Web: the web version should run smoothly with consistent performance across different Browsers (like Chrome, IE, Edge, Safari, Mozilla-Firefox etc.) and OS (Windows, Mac, Linux etc.)
346	24		The successful bidder should provide test reports for popular device types of each operating system to demonstrate compatibility	Kindly confirm the list of device types referred here	All popular devices need to be covered.
347	146 - 182		Functional Specifications	Kindly confirm the functionalities required for each of the channels in different phases (across web & mobile)	Will be shared with successful bidder
348	146 - 182		Functional Specifications	Kindly share the as-is functional/technical architecture for both retail and MSME segments. Also, please do highlight the list of components that needs to be changed as part of this project	Will be shared with successful bidder
349	27	13	13	Do we need to migrate existing data? What are the different personas and their functions?	Yes bidder will be required to migrate the existing Internet Banking and Mobile Banking data on the new Omni-channel Platform.
350	29	22	22	Voice Navigation and Assistance - Whether we need to integrate with existing implementation SDK or need to integrate with Siri/Google Assistant	Please refer to corrigendum/addendum
351	29	26	26	Integration with Content Management System or System by itself should have this functionality?	Bidder to bring in built content management system as part of the solution.
352	35	53	53	What are the targeted persona's across MSME, Agri, Corporate, Retail Journey's?	The target persona's would be like respective customer (existing and New), Branch admins, support personnels, Bank Mitras.

353	24	13.27	13.27	What is the targeted resolution/breakpoints for desktop and other devices?	Will be shared with the successful bidder.
354	24	13.33	13.33	What is the level of accessibility standards expected/used ?	Please refer the RFP
355	24	13.32	13.32	Are there any existing brand guidelines or style template in place?	Bank has Brand guidelines. Bidder to suggest style template . Bank team will take a call on the same
356	24	13.28	13.28	Do we have minimum Android & IOS versions decided above which we need to support this app	Popular Frontends across different platforms should be supported, e.g., • Apps: Android and iOS, with sufficient backward compatibility to support devices and versions being used by current and projected customer base, while adhering to our security requirements. Bidder should analyze and propose if the App needs to be created for any other platform, depending on the market adoption. • Web: the web version should run smoothly with consistent performance across different Browsers (like Chrome, IE, Edge, Safari, Mozilla-Firefox etc.) and OS (Windows, Mac, Linux etc.)
357	24	13.31.6	13.31.6	What will be the Minimum version of browsers	Popular Frontends across different platforms should be supported, e.g., • Apps: Android and iOS, with sufficient backward compatibility to support devices and versions being used by current and projected customer base, while adhering to our security requirements. Bidder should analyze and propose if the App needs to be created for any other platform, depending on the market adoption. • Web: the web version should run smoothly with consistent performance across different Browsers (like Chrome, IE, Edge, Safari, Mozilla-Firefox etc.) and OS (Windows, Mac, Linux etc.)
358	33	43	43	What is the scope of WhatsApp banking/communication ?	The Omni-channel platform to integrate with Banks WhatsApp for requests and response.
359	25	13.4	13.4	Any preferred chatbot available or already licensed?	Please refer to corrigendum/addendum
360	48	161	161	Does the solution needs to integrate with the existing HRMS solution or new system?	Bank will provide the HRMS platform vendor, the Omni channel successful bidder to intergrate with the Bank identified vendor of the same to provide it to the Customers of the Bank.
361	174	168	168	Whether it will be two level authorization or three level authorization?	The details of the same shall be discussed with the successful bidder.
362	174	169	169	What are the targeted persona's across Admin Journey's?	Will be shared with successful bidder
363	177	182	182	For Integration Systems, adapters are already available?	Bank will provide API for internal systems for Bidder to consume. For external Bidder to have experience of integrations for features mentioned in the RFP through API or adapters
364	97		SLA for Onsite Support Facility Management	We can provide onsite support during bank working hours and on-call after hours support and over the weekends. Need the bank to confirm on this	Bank requires dedicated team for support on a 24 *7 model.
365	56	16.5	16.5	Need confirmation whether bank will provide hardware infrastructure including servers, networking equipment etc. and the warranty / AMC will be provided by respective infra provider	Please refer to corrigendum/addendum
366	203	Annexure 27:	Format for Local Content	Certificate of Local content execution from Statutory Auditor is very difficult and time taking, requesting bank to except self declaration with attestation of CA.	No change. RFP requirement remains same
367	202	Annexure 26:	Proposed Team Profile	We can provide indicative Profile along with response document, same associate may or may not be avaulable at the time ofdelivery, however we ensure to provide similar or better profile at the time of execution. Requesting bank tokindly relax the same	The engineers/ resources provided finally should be similar or better than the profiles submitted during bid submission
368	16	9.1.	Stage A: Eligibility criteria Point 6	Considering NDA with most of our customer, we will not be able to share documents as is, therefore as proof, we will provide a self declaraion signed by company secratory / Charted Accountent, requesting bank to change the clause accordingly.	Bidder to submit either "Letter from customer stating the RFP clause, duly signed with Company seal" or "Copy of price masked Purchase order along with Copy of signed contract document." or "CA certified document which should contain all relevant details required for evaluation."
369	60	18	Data and Analytics	As per our understanding there is a need to factor for an advance watson analytical tool to cater to digital banking use cases for hyper personalized offer. Please allow bidders to leverage Bank existing IBM DW, Watson and Cognos Analytics platform for this RFP Requirements.	Bidder to provide in-app analytics as per RFP scope and also integrate with Bank's Data and Analytics platform.
370	61	19	Monitoring and Audit	What is the existing APM solution you CBI have? Is the existing APM provide all the RFP required capabilities such as microservices, API, cloud native and headless application architecture and comply to these?	Please refer to corrigendum/addendum
371	71	29.11	The Bank and the bidder shall appoint an escrow agent approved by the Bank to provide escrow mechanism for the deposit of the source code for the solution supplied/procured by the bidder to the Bank to protect the Bank's interests in an eventual situation	Large OEM Companies such as IBM, as a Global Corporate Licensing policy do not keep source code in any escrow arrangements for packaged software product. We request Bank to make amendments to this clause accordingly.	Either Source code should be made available to the Bank or an Escrow Agreement to be done.
372	73	31	31. Warranty and AMC 31.1 The BIDDER shall provide three-year comprehensive onsite warranty and Four years AMC/ ATS (Total Seven Years) for the Digital Banking Platform and other associated solutions in scope of the RFP, including hardware, software and associated modules and services. The warranty shall start from date of Go-Live of Phase II	All the COTS (middleware, security and Operatinal management platform) Software & Hardware products warranty start at the date of PO/contract agreement not at the date of go-live therefore please amend this clause accordingly.	Please refer to corrigendum/addendum
373	91	44	44. General Terms 44.1. Payment Terms Payment for License and Implementation Cost:	As a part of developed solution bidder may need to provide / supply COTS or software licenses and Infra hardware (servers, storage) from OEMS. Payment Terms for Software licenses and Infra hardware (servers, storage) cost are 100% advance along with PO/contract agreement. Payment terms for software and hardware S&S/ATS/AMC (Annual Software and hardware support) shall be 100% annually in advance. Kindly confirm.	Please refer corrigendum/addendum for payment terms of Licenses for OS, DB and Any other component
374	23	13.17 13.21	13.17 The successful bidder should create required APIs for integration of the Digital Banking Platform with Core Banking System leveraging the API specifications available from the Core Banking System vendor. 13.21 Integrate with other required systems like middleware (IBM IIB, CP4I/ACE), API gateway etc.	Bank has IBM CP4I Platform for Enterprise Integration (IIB, API Gateway, MQ, Event Stream). It advise bank allow bidders to use same Enterprise Integration Platform for leveraging this RFP integrations requirements with required CP4I sizing and licenses? Having one integration platform can help to minimize license integration cost, maintenance and operations challenges. Kindly confirm.	API's for integration with CBS will be provided by the bank. Bidder to ensure successful integration using provided APIs
375	72	30.1	30.1	Can you please list down and share all the existing DB, Security tools name and versions (IAM, SIEM, MDM, etc), monitoring, ITSM, DAM, etc. Please provide complete details with completabilities.	Will be shared with successful bidder

376	183	Stage B5	Stage B5: Product Demo – 5 Hyper-personalization features	Please elaborate "Hyper Personalization" scope/out come/ deliverables bank is expecting from biddders?	Bidder to use in app analytics for Hyper-personalization which should be intuitive and intelligent, however Bidder should have the ability to integrate and consume the analytics provided by the Bank for Hyper-personalization.
377	58	17.5	Security 17.5 Follows Zero Trust security model	Please elaborate on the Mobile Threat Protection, is it securing the existing mobile applications, sould that be re-used and what are the differrent functionalities it is supporting currently?	Bidder to follow the Zero trust model to build the platform and bring all the necessary tools.
378	58	17.5	Security 17.5 Follows Zero Trust security model	Request Bank to clarify on if the Dam capabilities to be extended to the new Digital platform, does Bank arrange to procure additional licenses or along with the Digital Banking platform, bidder can propose additional tools and provide licenses?	Bidder to follow the Zero trust model to build the platform and bring all the necessary tools.
379	58	17.5	Security 17.5 Follows Zero Trust security model	Request Bank to provide a revised set of security tools which are in place currently for a better visibility of exsting security environment.	Bidder to follow the Zero trust model to build the platform and bring all the necessary tools.
380	58	17.5	Security 17.5 Follows Zero Trust security model	Request Bank to provide details on IAM deployed for the Bank's consumers and the seucrity policy in place (in terms of Identity management, access management, MFA, SSO adaptive authentication etc). Also let us know whether the existing tools would be able to extend / scale the capabilities to the new digital platform or bidder has to be propose relavent solutions as part of the proposal?	Bidder to follow the Zero trust model to build the platform and bring all the necessary tools.
381	RFP	General	General	Please confirm whether bidders need to propose manage file transfer platform for securely exchanging files (electronic documents) with external agencies and partners, fintech, etc. Managed file transfer has various capabilities which can be utilized as part of this RFP •capability of exchanging the data via multi-protocol support. TCP/IP, FTP, UDP, ICMP, HTTP/S etc are already part of the solution package. •Capability to transform the data in to any standard or non-standard format. XML, JSON, SWIFT, ISO 20022, ISO8583 •Intelligent routing of data files with no manual intervention, supports protocol conversion •Sending and receiving the data in an encrypted format both in rest and in motion •Providing security against the external users or servers by authenticating them by integrating with internal authorisation mechanism, multi-factor authorisation •Provides capability of sending the data via agent-based system or non-agent based with support for network and bandwidth monitoring for high volume data	Managed File transfer is not envisaged. However, Bidder is required to bring in the necessary tool to meet the RFP requirements.
382	62	21.2	21.2	please consider changing to "Bank can provide required enterprise servers, storage, Windows OS, Oracle 19 database and required network and security component"	Please refer to corrigendum/addendum
383	63	21.7.2	21.7.2	please consider changing to "Ensure the hardware proposed for the Platform should not exceed 75% of CPU(s), Memory(s), Hard Disk(s) utilization levels on monthly average basis during the TCO period" .	No change. RFP requirement remains same
384	58	17.8	17.8	Keeping in mind the criticality of digital banking Application, consider addition of below "The HSMs should be FIPS-140, level 4 certified with support for quantum-safe algorithms".	HSM if required will be provided by the Bank
385	58	17.5 17.9	17.5, 17.9	Keeping in mind the criticality of digital banking Application, consider addition of below "Confidential computing for microservices, protecting data at rest, in transit and in use. Designed to provide scalable isolation for individual workloads to help protect them from not only external attacks, but also insider threats"	Please refer RFP.
386	180	6	6	Will bank be using the community version of tanzu? , if not please consider removing tanzu as it comes as appliance only	Any software / tool quoted should be with OEM support and Enterprise Grade.
387	180	10	10	Consider adding " the platform should be future ready with support for quantum-safe algorithms"	Please refer RFP
388	48	14	14	Agree Marketplace , E commerce requirements are mentioned under Marketplace and Agree support. Are you also exploring an order management system and inventory management system to address these needs. ?	Please refer to corrigendum/addendum
389	65	23.4	23.4	Is the listed testing tools finalized by CBI?	Bidder to bring in the required tools as per RFP requirement
390	77	32.27	32.27	Will a Common/Open platform for Applicaion development help?	Please refer to RFP.
391	77	32.27	32.27	Are you looking for formal Requirements management system? Please allow bidders to use existing IBM Requirements Management solution this RFP requirements	Requirements Management System not envisaged to be a part of this solution
392	77	32.27	32.27	Is lifecycle traceability (requirements-design-code-tests) and navigation / reporting of interest?	We will need Lifecycle Traceability for requirements, design , code and tests. Bidder free to use tools of their choice.
393	77	32.27	32.27	Will documentation on Requirements matrix, Business requirements, Test plan/Test case documentation based on Bank standard formats needed?	Yes, should be provided based on bank's standard format
394	77	32.34	32.34	Is there any service desk solution currently being used by CBI for Service Requests, Incident, Problem management and other ITIL processes ?	Will be shared with the successful bidder
395	60	18	18. Data and Analytics	Kindly confirm the total analytical use cases to be developed and provide the split between bacth and real time analytical use case. Please allow bidders to use Bank existing IBM Watson and Cognos Analytics platform for this RFP Requirements.	Bidder to provide in-app analytics as per RFP scope and also integrate with Bank's Data and Analytics platform.
396	60	18.6	18.6 Implement integration of analytics with its business rules and decision engine to trigger actions in real time/near real time	Is Bank have any existing enterprise business rules and decision management engine? If not then its strongly advise to bidders propose Business events and Business Rule Management Systems (BRMS). Business rules are policies, constraints, or required operations that apply to a specific set of business conditions or dependencies. For an example, a bank could use a business rule to decide whether a credit check is required for a customer opening a new account; the rule could stipulate that a credit check is required for new customers, but not for existing ones.	No change. RFP requirement remains same
397	22	13.8	13.8 Provide flexibility to configure new screens, widgets, workflows etc. to build/support digital journeys through low/no code platform without requiring technical/development skills	Its strongly advise to have enterprise BPM/Workflow engine platform that can enables the deployment of processes that span people, systems, applications, tasks, rules, and the interactions among them. It supports both long-running and short-running business processes, providing transaction rollback-like functionality for loosely coupled business processes. Bidders should be allowed to leverage all the process archistration within the enterprise BMP platform for unified visibility and tracability of the process and workflows.	No change. RFP requirement remains same
398	16	9.1 Point 3.	The bidder should have an annual turnover of at least INR 75 crores per annum in any two of the last three financial years (i.e., 2019-20, 2020-21 and 2021-22) as per the audited balance sheet available at the time of submission of tender, of individual company and not as group of companies	9.1 Point 3. The bidder should have an annual turnover of at least INR 1000 crores per annum in any two of the last three financial years (i.e., 2019-20, 2020-21 and 2021-22) as per the audited balance sheet available at the time of submission of tender, of individual company and not as group of companies	No change . RFP requirement remains
399	16	9.1 Point 4.	The bidder should have a positive operating Profit (as EBITDA i.e., Earnings, Before Interest, Tax, Depreciation & Amortization) in two financial years out of the last three years of operations, ((2019-20, 2020- 21 & 2021-22. Applicable provisions for Start-ups will be applied	The bidder should have a positive operating Profit (as EBITDA i.e., Earnings, Before Interest, Tax, Depreciation & Amortization) in last three years of operations, ((2019-20, 2020- 21 & 2021-22. Applicable provisions for Start-ups will be applied	No change . RFP requirement remains

400	16	9.1 Point 5	The Bidder should have a minimum of experience of 5 years in delivering software Products and Services commercially in the area of Digital Banking Platform	The Bidder should have a minimum of experience of 15 years in delivering software Products and Services commercially in the area of Digital Banking Platform	No change . RFP requirement remains
401	16	9.1 Point 6	The Bidder should have implemented Omni-channel Digital Banking Platform (Mobile and Web) in at least 2 Banks in India or Globally.	The Bidder should have implemented Omni-channel Digital Banking Platform (Mobile and Web) in at least 2 Banks in India or Globally, having a business mix of Rs. 10,00,000 crores and above as on 31.03.2022. (For global experience, the bidder is to provide a business mix as part of the technical proposal certified by Chartered Accountant /Company Secretary)	No change . RFP requirement remains
402	16	9.1 Point 6.	The Bidder should have implemented Omni-channel Digital Banking Platform (Mobile and Web) in at least 2 Banks in India or Globally.	Documents to be submitted: Credential letters along with proof. OR Certified letter from Company Secretary/Chartered Account as a part of reference or Client citation submission.	Credential letters along with proof
403	General	General	General	Is there any need of "Digital Decoupling" as part of the solution to enable customer fetch account details when CBS is down	Yes Required. Bidder to bring in Industry best practices to support the platform
404	25	13.39	Provide multi-lingual feature supporting English, Hindi, Punjabi, Gujarati, Marathi, Odia, Bengali, Assamese, Tamil, Telugu, Kannada, Malayalam, and other languages without requiring additional customization	Is Bank planning to add more languages over the entire Contract period. If Yes, How Many Languages Bank is Planning ti incorporate.	Will be shared with the successful bidder
405	71	29.16	The Bank shall also have the right to conduct source code audit by third party auditor	Bidder Assumes the Source Code Audit Cost will be borne by the Bank. Kindly Confirm.	If the Bidder shares the Source code with the Bank, then Bank will bear the cost. IN case the Bidder is not sharing the source code with the Bank then the cost of such audits and initial audit before Go-Live will be borne by the Bidder.
406	72	30.1	The digital banking platform should follow enterprise-wide perpetual licenses for all modules offered without any constraint like number of users, transactions, APIs, screens, delivery channels, devices, branches etc.	Request Bank to allow Subcription Based Licences for SW.	RFP requirement remains the same
407	96	SLA for Digital Banking Platform:	**Uptime percentage** - 100% less Downtime P **Uptime Percentage (DC, DR)** — **Penalty Rate (Penalty rate on monthly ATS contract value and Facility Management Service)** >=99.99% — No Penalty > 99.99% and < 99.90% — 5 % > 99.90% and <=99.50% — 7 % > 99.50% and <=99.0% — 10 % > 99.0% and <= 97. % — 12 % <97% — 15%	**Proposed SLA for Uptime - 100% less Downtime** **Uptime Percentage (DC, DR)** — **Penalty Rate (Penalty rate on monthly ATS contract value and Facility Management Service)** >=99.99% — No Penalty > 99.99% and < 99.90% — 1% > 99.90% and <=99.50% — 1.50% > 99.50% and <=99.0% — 2% > 99.0% and <= 97. % — 3% <97% — 5%	No change . RFP requirement remains
408	24	13.28	Provide compatibility with all live/supported versions of mobile platforms/operating systems including iOS, Android etc.	Kindly Define **"etc"**. We assume Solution compatibility is only required for Android & Ios. In case new OS Compatibility is need, Pls add the OS where bank aspires to be compatible. Kindly confirm	Android and iOS, with sufficient backward compatibility to support devices and versions being used by current and projected customer base, while adhering to our security requirements. Bidder should analyze and propose if the App needs to be created for any other platform, depending on the market adoption.
409	66	26 Key Metrics	RPO: 0 Minutes	Request Bank to relax RPO : 15 minutes	No change . RFP requirement remains
410	66	25.6	Ensure continued compatibility with newer versions of leading browsers including Chrome, Safari, Firefox, IE, Edge etc. as and when they are released	Kindly Define "etc". We assume Solution compatibility is only required newer versions of leading browsers including Chrome, Safari, Firefox, IE, Edge Only. In case new Browser Compatibility is need, Pls add the browser name where bank aspires to be compatible. Kindly confirm	• The web version should run smoothly with consistent performance across different Browsers (like Chrome, IE/Edge, Firefox, Safari, Mozilla etc.) and OS (Windows, Mac, Linux etc.)
411	62	21.1	Digital banking platform will be hosted in Bank's DC in Navi Mumbai and DR in Hyderabad	Kindly Confirm Banks expectations to Deploy Omni-channel Solution. We understand Bank pland to adopt a 3 site Model (DC, DR, NDR) We recommend bank to Adopt 4 Site model to have Zero Data Loss & 0 RPO	Bank plans to deploy at DC/DR and NDR for zero data loss
412	General	General	General	Kindly Confirm Specific Location for DC, DR, NDC,NDR DC:Navi Mumbai(need Specific Location) DR:Hyderabad(need specific location) NDC: Confirm Location NDR: Confirm Location	Will be shared with successful bidder
413	General	General	Genaral	Kindly confirm the Bandwidth Conectivity between DC-DR for data Replication	Will be shared with the successful bidder
414	54	185	v.Hardware Security Module(HSM)	Kindly confirm the Make & Model of HSM Tool eg: Thales 9000, IBM, etc	Will be shared with the successful bidder
415	General	General	General	Is CDP Required as part of the solution	CDP is not envisaged in the current RFP scope, however integration with Bank's CDP will be required.
416	General	General	General	Does Bank has Geo Based Threat Detection solution as part of its SOC or Bank aspires to be added as part of the solution	Bank does not have Geo Based Threat Detection solution. Bidder to bring the required tools to meet the RFP requirements
417	General	General	General	Request Bank to add Eligibility Criteria: Bidder should be CMMI Level 5 Certified.	No Change. RFP requirement remains same
418	General	General	General	Request Bank to Cap all Penalties at 5% of	No change . RFP requirement remains
419	98	Service Levels during implementation phase	Penalty would be levied for delivery, installation, and implementation delays for Digital Banking Platform solution and shall be a maximum of 10% of the total cost of that solution from the finalized bidder for the bank	Service Levels during implementation phase Penalty would be levied for delivery, installation, and implementation delays for Digital Banking Platform solution and shall be a maximum of 5% of the total cost of that solution from the finalized bidder for the bank	No change . RFP requirement remains
420	92	Payment for License and Implementation Cost:	Payment for License and Implementation Cost:	Request to add: Delivery of Hardware & Software: 70%	No change . RFP requirement remains
421	93	Payment for License and Implementation Cost:	Annual Technical Support (ATS) Charges	Payment Quarterly basis in advance	No Change. RFP requirement remains same

422	94	Change Requests / Enhancements in the Application:	Successful bidder must extend ATS, onsite support and all other related services to the bank for the next 3 years (from year 8 to year 10) at Banks discretion at mutually agreed rates between the successful bidder and Bank, with a cost escalation of not more than 10% of the cost quoted for the contract period.	Successful bidder must extend ATS, onsite support and all other related services to the bank for the next 3 years (from year 8 to year 10) at Banks discretion at mutually agreed rates between the successful bidder and Bank, with mutually agreed price.	Extension will be at mutually agreed rates
423	117		The bidder should have an annual turnover of at least INR 75 crores per annum in any two of the last three financial years (i.e., 2019-20, 2020-21 and 2021-22) as per the audited balance sheet available at the time of submission of tender, of individual company and not as group of companies	We have built Banking super app for Canara Bank and we intend to participate as well as replicate the success with Central Bank of India. In order to participate, we request to allow us to bid with turnover of Rs 15 crore average	No change . RFP requirement remains
424	117		The Bidder should have implemented Omni-channel Digital Banking Platform (Mobile and Web) in at least 2 Banks in India or Globally. And The proposed Omni-channel Digital Banking Platform (Mobile and Web) should have been implemented in at least 2 Banks in India or Globally.	We have built banking super app for one of the largest PSU bank in India with over 1 crore registered users. We have also delivered multiple digital banking services over web as well as mobile to bank which includes banking and merchant services. We have a single API engine that can be easily exposed to Mobile as well as Web channel. Request below changes from bank, Current clause: The Bidder should have implemented Omni-channel Digital Banking Platform (Mobile and Web) in at least 2 Banks in India or Globally. And The proposed Omni-channel Digital Banking Platform (Mobile and Web) should have been implemented in at least 2 Banks in India or Globally. Requested clause: The Bidder should have implemented Omni-channel Digital Banking Platform (Mobile OR Web) in at least 1 Bank in India or Globally. And The proposed Omni-channel Digital Banking Platform (Mobile OR Web) should have been implemented in at least 1 Bank in India or Globally.	No change . RFP requirement remains
425	117		Mobile Banking or Internet Banking solution from the OEM should have at least two (2) implementations in Scheduled Commercial Bank / Small Finance Bank/ Cooperative Bank/ Payments Bank/ Global Bank with more than 10L registered Digital users	We need to know of the combined user base is 10 lacs for 2 implementation taken together or 10 lac user base for each bank. In case it is 10 lac for each bank, request you to allow either two banks with 1 lac user base each or allow us to participate with 1 bank having over 10 lac user base. We have implementation with three banks however, the user base for two of the banks are over 1 lac (less than 10 lacs). Third bank is with 1 crore user base. This will only allow us to participate and privde better solution for your esteemed bank.	10 Lakh registered user is for each Bank.
426	117		Bidder/OEM should have a full-scale Development and Support center in India with at least 250 resources across technical roles like Enterprise Architect, Developer (front end/back end), UI/UX Designer, DevOps Engineer, Automation Tester etc.	Request you to consider 100+ resource count rather than 250 resources in all the technical capabbilities as mentioned.	No change . RFP requirement remains
427	10		An amount of Rs1,70,00,000/- (Rs. One Crore Seventy Lakh Only) in the form of Bank Guarantee issued by a scheduled commercial bank other than Central Bank of India for the entire period of Bid validity plus 3 months or by means of banker's cheque/ Account Payee Demand Draft /RTGS/NEFT in the account no.- 3287810289 of Central Bank of India (IFSC Code – CBIN0283154) with narration Tender ref no CO:DIT:PUR:2022-23:375 in favor of "Central Bank Of India" and payable at Mumbai/Navi Mumbai.	Since, we are MSME. We are attaching the MSME certificate for your reference to get the exemption.	Eligible for exemption, subject to submission of valid MSME certificate
428	10		₹ 85000/- (Rs. Eighty Five Thousand Only) including taxes	Since, we are MSME. We are attaching the MSME certificate for your reference to get the exemption.	Eligible for exemption, subject to submission of valid MSME certificate
429	25	13.39/ 13	13.39/ 13 - Core Requirements Provide multi-lingual feature supporting English, Hindi, Punjabi, Gujarati, Marathi, Odia, Bengali, Assamese, Tamil, Telugu, Kannada, Malayalam, and other languages without requiring additional customization	Please clarify if all the channels - hybrid mobile application (including lightweight version), web portals like internet banking (on desktop, phone, tablet etc.), branch/internal portals, call centers, messaging (SMS, WhatsApp, etc.), social media platforms, wearables, e-sim-based devices etc will require multi-lingual support in all the languages mentioned in 13.39	Yes
430	25	13.39/ 13	13.39/ 13 - Core Requirements/Provide multi-lingual feature supporting English, Hindi, Punjabi, Gujarati, Marathi, Odia, Bengali, Assamese, Tamil, Telugu, Kannada, Malayalam, and other languages without requiring additional customization	Please clarify the channels where multi-lingual voice support is required	All channels, initially it should be made available in English and Hindi.
431	29		24 Nudges/14 - Features i. Send messages to app based on the user segmentation, timings, language, frequency, marketing automation, highlighting of new features, etc., ii. Lending products nudges - Send push notifications on phone based on in-app activity - e.g. nudges to complete loan applications, offers on most viewed products iii. Prompts for completion of profile information email id, KYC, etc.	Please clarify if the nudges also need to be localized in multiple languages	Yes, the nudges as well need to be localized in multiple languages
432	55	16.6.1	16 System Architecture The proposed solution will be hosted at Bank's certified Data Centre (DC) and Disaster Recovery Center (DRC) 16.6.1 Underlying container platform should be compatible with on-premises, private cloud, and public cloud installations	Please clarify if the deployment model is on-premise or cloud	On Prem deployment
433	25	13.4	13.40/Core requirements	Please specify the chatbot Requirement. Does bidder need to provide a menu /Button Based /Voice Bot chatbot with a Linguistic feature for example (Rule-Based Chatbots with Text and Voice)	Please refer to corrigendum/addendum
434	25	13.4	Provide chatbot based support and integration with live representative from call center for escalations	Please specify the chatbot Requirement. Does bidder need to provide a menu /Button Based /Voice Bot chatbotwith a Linguistic feature for example (Rule-Based Chatbots with Text and Voice)	Please refer to corrigendum/addendum
435	25	13.48	13.48/Core requirements	Please clarify if the bidder needs to integrate the language solution with cross channel platform/SMS Gateway provider to manage all communications in the native language sent to the customer.	Bidder need to integrate with the Bank's SMS Gateway. Bidder may be required to send messages in vernacular languages to the Bank's SMS Gateway.
436	25	13.48	Provide capability to reach out to customers through various mediums like SMS, email, WhatsApp, push notifications, in-app notifications, calls as applicable and at optimal time for the contact for maximum engagement	Please clarify if the bidder needs to integrate the language solution with cross channel platform/SMS Gatewayprovider to manage all communications in the native language sent to the customer.	Bidder need to integrate with the Bank's SMS Gateway. Bidder may be required to send messages in vernacular languages to the Bank's SMS Gateway.
437	26		13.55/Core requirements Provide the capability to capture, generate, and upload documents to store and retrieve in the Omni-channel platforms' inbuilt document management system and on journey completion integrate with the bank's document management system	Please clarify if bidder needs to provide localization services for the document management platform	Document language localization is not envisaged
438	54	15.3	15.3/Personalization Requirements Persona or segment specific themes like different landing page, color schemes, dashboards, service catalog, product nudges etc.	Please clarify if bidder needs to provide multi-lingual support for personalization requirements	Yes
439	15	8	8. Performance bank guarantee (PBG)	Requesting to split the PBG two parts 1) Software License/ Product and 2) AMC. After successful Product delivery, the first part can be released and second AMC part can be started.	No change . RFP requirement remains

440	23	13.17	13.17 The successful bidder should create required APIs for integration of the Digital Banking Platform with Core Banking System leveraging the API specifications available from the Core Banking System vendor	Need more clarity on this point. Our expectation is core banking application will have to provide the required API for the bidder to integrate with.	Bidder understanding is correct
441	24	13.25	13.25 Integrate with external entities like payment networks, Government services, fintech partners etc. through pre-built accelerators or adapters	Need more clarity on this point. Need to understand the systems and services for integration.	Kindly refer RFP , Prebid responses and corrigendum/addendum for the integrations
442	25	13.44	13.44 Provide modern payment capabilities like card-less withdrawals through a tap to pay or ATM withdrawals basis a/c number, QR code etc.	Need to understand the devices to be integrated with. Will bank provide the requirement SDK support?	As per requirement Bank will share the SDK or API integration
443	25	13.4	13.4 chatbot based support	It is understood and assumed that Chat bot functionality has to be part of the bidder's offer and it's NOT an integration to any existing chatbot system from the bank. Please confirm.	Please refer to corrigendum/addendum
444	26	14	14. VKYC, EKYC, PAN Service, SMS, Email, Payment gateway, AEPS, BBPS, Bill Payment etc	Will bank provide these services for us to integrate with?	Please refer to the corrigendum/addendum
	31-32	33 to 36	33 to 36: Corporate/ MSME Payments	Does this require merchant/POS onboarding (merchant POS underwriting system)?	Underwriting system for the merchant/POS onboarding will be provided by the Bank. Bidder to provide the Front end screens with validations and integrate with the Bank backend system.
446	41 and 163		Product Demo: Customer education through product demo videos	Kindly let us know how these product demo videos will be used and in which all channels. Where will those be hosted/uploaded?	The product demo videos will be uploaded on Bidder CMS . At a latter stage bank may provide CMS system which the bidder will have to integrate
447	48	14.159	14.159 Need more understanding on Marketplace	Need more clarity if this is a integration requirement?	Yes, a 3rd party integration would be required for the same. Please refer corrigendum/addendum
448	56	16.13	16.13 Provide open APIs for integrations and conform to RESTful specifications	Need more clarity on this point.	The APIs provided by the Omni-channel Platform should be open API ready and when Bank decides to expose it, the bidder should support for the same.
449	58	17.11	17.11 Reads the SIM serial no. and IMEI (International Mobile Equipment Identity) number (SIM and device binding), and stores for monitoring and audit	Access to IMEI and SIM serial number is restricted in both iOS and android. Need to understand if current industry specific solution can be implemented for the same using UUID.	Bidder to meet the requirement of SIM binding and Device Binding to comply with the regulatory guidelines and provide reports as per RFP requirement
450	56	16.18	16.18 Content Delivery Network (CDN)	Is CDN mandatory for the project?	Clause 16.18 stands deleted from RFP and Commercial Bill of material as well, however the platform should support CDN.
451	58	17.5	17.5 Zero trust Security	What are the specific application expectations on zero trust security ?	Bidder to follow the Zero trust model to build the platform and bring all the necessary tools.
452	58	17.4	17.4 Complies with Bank's Cyber Security norms and information security policy	Can you please share these documents so that compliance can be given against these documents	Will be shared with successful bidder
453	58	17.8	17.8 Hardware Security Module (HSM)	It is understood and assumed that bank will provide it's existing HSM for this project needs. There is no need to supply a separate HSM by the bidder for this project. Please confirm	Bidder understanding is correct
454	58	17.14	17.14 co-browsing option	Co-browsing is required only on web or on mobile as well?	On web
455	59	17.39	17.39 Provides secure delivery of passwords and access codes for login purpose	What secure mechanism of password delivery is intended here?	Will be shared with successful bidder
456	60	17.4	17.40 Visual Identity requirement	Need more explanation on what is the meaning of visual identity linked to bank and how it has to be used for third party access	Visual identity linked to the bank will need to be supported on the Omni-channel platform
457	60	17.42	17.42 Secured WiFi access	Need more clarity on the unsecure wi-fi access restriction is for web access or mobile access?	Should be available for mobile. Should be made available on web access based on regulatory /advisory requirements without any additional cost to the bank
458	62	21.2	21. Infrastructure Requirements, Point #21.2	It states that the bank will provide Windows OS. Does that mean if the bidder proposed to use Windows OS then it will be provided by the bank itself AND if the bidder proposes ANY OYHER OS (e.g. Linux etc.) then it has to be purchased by the bidder?	Bidder understanding is correct
459	62	21.2	21. Infrastructure Requirements, Point #21.2	Can you please list down what all network and security components can be provided by the bank?	Network and Security components like WAF, Firewall, Load-balancers, DDOS, APT, proxy etc. will be provided by Bank
460	62	21.2	21.2	Who will install/configure and maintain the infrastructure components provided by the bank?	The infrastructure provided by the bank will be managed by Bank
461	62	21.2	21.2	Who will install/configure and maintain the infrastructure components provided by the bank and provided by the bidder - all together?	The Hardware infrastructure will be maintained by Bank. However installation of the Omni-channel solution /platform and all associated software including Database configuration and management (for the Omni-channel solution) will be done by the Bidder
462	62	21.2	21.2	Please consider changing to "Bank can provide required enterprise servers, storage, LinuxOS, Windows OS, Oracle 19 database and required network and security component"	Please refer to corrigendum/addendum
463	63	21.7.3	21.7.3	There is a statement " The Bank will not be responsible for any assumption made by the Bidder with respect to the sizing". Requesting to kindly check the key assumptions and/or parameters required for sizing for e.g. user growth, transaction growth, TPS growth, concurrent users etc.	Please refer RFP Key metrics and scope.
464	64	23.3	23.3 Performance Testing	Would there have to be a production equivalent sizing considered for performance test environment?	Performance Test will be based on simulation and should be on a smaller scale as per requirements
465	64	22.2	22.2	RPO of "0" can be achieved between DC and Near DR. Requesting to consider on-zero RP0 between DC and DR because of geographic distance.	RPO of 0 minutes between DC and Near DR is expected. RPO of 0 minutes is not envisaged between DC and DR.
466	67	26.2	26.2 Key Metrics for Mobile App	How many are total number of mobile app downloads and mobile app registered users? Please also share the growth estimates for the registered users on mobile app	Please refer RFP and corrigendum/addendum
467	67	26.2	26.2 Key Metrics for Mobile App	How many are total number of mobile app downloads and mobile app registered users in Android and how many in iOS?	Will be shared with successful bidder
468	67	26.1	26.1	Please provide the name of the APM tool that is being provided by the bank. RFP states that only APM integration is in scope and not complete installation	Please refer to corrigendum/addendum
469	67-68	26	26 Key Metrics	Sizing volumes mentions YoY increase in logins and transactions as 40-45% but YOY growth on TPS is 25%. Growth in volumes usually proportionally increases the TPS.	The sizing to be done as per RFP
470	74	34	34. Facility Management Service	Is Facility Management required only for application support /incident management related OR also for managing the complete infra (install/upgrade/patching of OS/application server/DB ?. There are references to work with the baks IT team for certain activities and there are also references to perform system/infra administration.	Facility management is only for application support and incident management. FMS for base infra provided by the bank will be done by Banks infra team
471	92	44.1	44.1 Payment Terms	2a. Implementation Cost/Phase 1 to 2c. Implementation Cost/Phase 4: Kindly consider advance payment for implementation services in each of these phases. Otherwise the payment will happen only after UAT sign-off	No change . RFP requirement remains same
472	92	44.1	44.1 Payment Terms	4. Onsite resource charges for Facility Management: Requesting Monthly payment in Arrears instead of Quarterly as resources have to get paid on time	No change . RFP requirement remains same

473	93	44.1	44.1 Payment Terms	Annual Technical Support (ATS) Charges: It says that the payment will happen Quarterly/ Yearly basis in arrears. Kindly consier to do this payment Yearly in Advance (beginning of ATS period), as the third party solutions/softwares involved will have Yearly Advance payment. Other option is to consider the Payment Monthly or Quarterly basis in arrears	Please refer Corrigendum
474	93	44.1	44.1 Payment Terms	Licenses for OS, DB and Any other component: Requesting to have 50% payment in Advance and 50% on delivery/installation of the respective component.	No change. Please refer revised payment schedule in corrigendum/addendum
475	96	44.2	44.2 Service Level Agreement	Point (iv) on Page 96: Changes required for compliances to be done at no extra cost. Requesting to include man-day efforts/ CR for such ongoing work which can not be estimated in advance.	No change. RFP requirement remains same
476	115	44.32, Point #6	44.32.Checklist for Submission, Point #6	There is a mention of "Evidence for implementation experience in two SCBs and one NBFC". Please clarify why thre is a specific mention of SCB and NBFC references here. Do we need to submit these references too?	Please refer corrigendum/addendum for "Check list for Submission"
477	117	Annexure 2	Annexure 2: Eligibility Criteria	For Criteria 3: It is assumed that the bidder can submit audited balance sheets/ CA certificate consolidating the revenue from its global operations from same line of business (digital banking platform and solutions). Please confirm	Bidder understanding is correct
478	117	Annexure 2	Annexure 2: Eligibility Criteria	For Criteria 6 and 7 (Client References), can we submit a masked purchase order (PO) or contract copy? Getting reference letters from PSUs is a fairly lengthy and/or complicated process.	Bidder understanding is correct, the Bidder may submit masked PO along with contract copy.
479	121		--	Please confirm whether: For DevOps CI will be done in the bidder environment and CD will be Done on Bank premises	Bidder understanding is correct, however the bidder to setup the CI pipeline on Bank's premises as well so that development work/ customisation work required to be done at later stage should be carried out from Bank's premises
480	149	14	14 Features: Voice navigation and support	It is understood and assumed that Voice Navigation/ Natuaral Language Processing functionality has to be part of the bidder's offer and it's NOT an integration to any existing voice assistance system from the bank. Please confirm.	Please refer to corrigendum/addendum
481	158	14	14 Features: Analytics based personalized/preapproved loan offers on home page	Please confirm if this is an integration with bank's existing offer management system or something new has to be proposed by the bidder.	Yes, the pre-approved loan offers would be through the offer engine of the bank. Bidder to integrate with the system The details of the same will be shared with the successful vendor.
482	170-171		DEMAT, INSURANCE etc.	Will DEMAT/INSURANCE etc. products be part of the same Mobile Banking App OR the bank needs a re-direction to any other separate App/channel in this case?	The same will be an integration (SDK/API) which the Bidder will be required to do with DEMAT and INSURANCE platform finalised by the Bank.
483	191	Annexure 22	Annexure 22: Eligibility Criteria Compliance	Is there a requirement to get the Annexure 22 signed from bidder side? Because the Annexure 22 has mention of Authorzed Signatory at the bottom of the page	Bidder understanding is correct
484	146		Customer Onboarding	Retail and SME customer onboarding journeys would differ wrt to fields, documentation, stages involved. Would this be 2 separate onboarding solutions?	Yes, the two shall be separate onboarding journeys and bidder needs to have capability for both.
485	146		Customer Onboarding	Register - would be for mobile internet banking for existing customers? Its mentioned in the customer onboarding section. Alternatively, would there be an existing customer journey for onboarding new products?	Yes, Register - would be for mobile internet banking for customers who has account with the Bank Yes, there would be an existing customer journey for onboarding new products as well as required by the bank.
486	146		Customer Onboarding	For loans - we expect data and relevant documents to be captured and hen handoff to the underlying LOS system of the bank. The life cycle and associated workflows get managed in LOS.is the understanding correct?	Bidder understanding is correct
487	146		Customer Onboarding	Also, as part of Loan journeys - how many integrations are we broadly looking at? CIBIL, AML, PEP ? Will this happen from our application or LOS?	In the current state - Loan journey may start on the Omni-channel platform but will lead into the DLP, and the Omni-channel platform should integrate with DLP. Bank, may, in future, require some of the loan journeys to be built on the Omni-channel platform, for which the bidder will have to support required integrations
488	147		General/other features	Multi level workflow - What exactly would be the use case for submission of forms & Auto fill?	The scope includes but is not limited to: The existing data of the customer in CBS, DB, etc. should be pulled automatically for various forms, journey, etc.
489	148		General/other features	We assume bank already has a video KYC vendor to initiate Video KYC from Customer profile?	Please refer to corrigendum/addendum
490	149		Customer Profile Management	Link CIF of SME with Retail - This will be 2 separate applications, one for retail customer and one for SME customer. Is the understanding correct?	Bidder understanding is correct
491	149		Personalization	What are the different features planned to be supported on voice command? Also, if the features require second factor authentication, what would be the way forward for Authentication?	Please refer to corrigendum/addendum
492	150		Personalisation - Nudges	This would require integration with the 3rd party tool to actively track customer behaviors. We can expose a service to send out notifications. Does the bank already have a 3rd party behaviour analytics tool?	Bidder to capture in app behavioural analytics and enable all nudges as decided with the bank . For other customer behaviour analytics Bidder to integrate with the relevant system of the Bank.
493	151		Fund Transfer	Dispute resolution & tracking -Does the bank have a CRM system where we can integrate and all of this can be tracked including TAT?	Bidder will be required to integrate with the Bank's System
494	152		Corporate /MSME Payments	Merchant onboarding - Could you please elaborate on the scope involved for Merchant Onboarding?	The vendor should have the capability to onboard merchants and integrate with Bank's Back end solution provider for generation, storage, etc. of QR Codes. The details of the same shall be shared with the successful bidder.
495	152		Corporate /MSME Payments	POS onboarding & Integration - This would be integration with Card Management system of the bank? Also could you please provide little more details on POS onboarding?	The merchant would be expected to send PoS requests from digital banking platform. The scope includes but is not restricted to: - Application for merchant onboarding - Integration with the service provider for application for PoS/mPoS - View delivery status, Place service requests (like indents for paper roll, terminal issue, activating EMI, international card acceptance, statement request, transaction status, GST invoice) Further details would be shared with the successful bidder.
496	153		Corporate /MSME Payments	Create and manage Virtual Accounts- Can we get the derailed scope on the expectation? Also , does the bank have Virtual Account product processor that we can integrate to?	Virtual accounts are created in CBS. Bidder to provide the front end to capture and pass data to CBS
497	154		General Banking And Account Services	AQB/AMB for saving accounts. This computation will be done in CBS and we will only display in the channel?	AQB/AMB to be pulled from CBS or DWH of the bank
498	155		General Banking And Account Services	What are the various devices to be supported in wearables?	The scope includes but is not limited to: The vendor would have to provide an app for wearable devices like smartwatches, fitness devices, etc.
499	156		Lead collection	Forex - Does the bank have a treasury system that we can integrate to and pull real time rates for FX?	Bank will provide the required Back end system for pulling rates for FX
500	157		General Deposit	Could you please explain Multi option deposit?	Will be shared with successful bidder

501	157		General Deposit	Pooling and linking of account - friends and family- Could you please explain what would be the requirement? Also , does the bank have Liquidity management module that we can integrate to?	The scope includes but is not limited to: Example: The customer should be able to link other CBI accounts to view consolidated view of accounts, perform transactions, etc.
502	157		Loan- Assets	Integration with Digital Lending platform- Which SDK are we planning to integrate with? Does the bank already have a SDK provider for Digital Lending?	Integration with DLP could be through SDK or API call or web view or redirection as desired by the bank.
503	158		General Loan Services	Analytics based personalized campaign of products- Does the bank have a 3rd party software that does the analytics and help in pushing product recommendations basis user behaviour?	Bidder should present the journeys for offers and recommendation engine on the front end. Bank will provide Offers and recommendation engine. Bidder to integrate with the same
504	158		General Loan Services	For loans against bonds- What system are we integrating with?	Bidder should present the journeys for offers and recommendation engine on the front end. Bank will provide Offers and recommendation engine. Bidder to integrate with the same
505	158		Corporate /MSME	Preapproved Loans - How are the loans preapproved? Does the qualification of eligible SME's happen outside the system?	Yes the bidder to integrate with Banks offer /analytics system
506	158		Corporate /MSME	Instant OD - basis cash flow & Transactions - How would we determine the need for OD? Also, instant OD will only be a service request by the customer? Could you please elaborate on the desired functionality?	The bidder should have the capability to integrate with the DLP, Offer, analytics system for providing instant OD based on transactions, cash flow mismatch. The details of the same would be shared with the successful bidder.
507	158		Corporate /MSME	Financing against receivables - How many ERP systems we are looking to interface with? Would this be a direct pull of invoices from the ERP systems? Can the SME customer upload invoices/receivables instead?	Please refer to corrigendum/addendum
508	159		Corporate /MSME	Auto generation of stock book debt statement - Could you please explain the requirement in some more detail on what & how the intended functionality is supposed to be achieved?	The Bidder will be required to build front end screen and integrate with DLP
509	159		Corporate /MSME	Agri warehouse receipt finance - How do we determine the authenticity of warehouse receipt uploaded? This would only be a service request and the rest of the process is handled by the bank? Could you please explain the process?	The Bidder will be required to build front end screen and integrate with DLP
510	159		Corporate /MSME	Additional Agri loans - Would this be a service request from the MSME application? Could you please elaborate the expectation?	This will not be a service request. Bidder to enable lead collection and/or completion of journeys (through integration with the DLP)
511	160		Trade	Digitize the process of foreign cheque collection -Could you please explain the process & expectation here?	The bidder should have the capability to integrate with the trade finance service provider for the journey. The details of the same would be shared with the successful bidder.
512	160		Trade	Digital Supply chain finance, dealer finance, Warehouse receipt finance - Could you please elaborate the expectation? Also does bank have a supply chain module?	The bidder has to integrate with the supply chain platform and curate front end features for the end customers.
513	160		Trade	Integration of digital banking solutions with ECGC and trade financing solutions with EDPMS/IDPMS- Could you please explain what these systems are and also tell us about the scope and expectation from an integration touch point? Would this be a redirect ? how many API integrations are we expecting?	Bidder will be required to integrate with the Bank's Trade Finance System
514	161		Miscellaneous	Online Dispute System - Does the bank have an online dispute system, that we can integrate with?	Bidder system to offer the journey for dispute management on the front end as required in the RFP The system should integrate with Banks Dispute Management system .
515	161		Miscellaneous	Door Step Banking - All the requirements listed here will be a service request that would integrate with CRM system of the bank?	All requirements would be service request and will require to integrate with PSB alliance or other such platform
516	161		Taxation	What are the different systems that we need to integrate with for e-invoicing and away bill? How many API integrations are we approximately looking at ?	Will be shared with successful bidder
517	162		Taxation	GST, Foreign currency conversion charges etc - This will be maintained in CBS and we will only display it to the end user based on the UI. Is the understanding correct?	Bidder will be required to integrate with internal and external systems
518	162		Taxation	Tax Payment using challan details - We will integrate with CBS and CBS will integrate with Tax system for easy recon. Is the understanding correct?	Tax payment option to be provided in the Omni-channel solution. The same will be processed in CBS. Bidder will be required to integrate with internal and external systems
519	162		Help , Greiviance	Help center would be a separate online portal already owned by the bank and we would only redirect?	Bidder understanding is correct
520	163		Help , Greiviance	Go to WhatsApp chat window with bank - Bank would have business account with WhatsApp and we would only redirect from the mobile app? Could you please clarify?	Bidder understanding is correct
521	163		Government schemes- Government business	Most of the requirements listed below - this would be a redirect to the existing portal is what we assume. No separate integration required. Is the understanding correct?	The various schemes can be provided through platform integration with partners, redirection or direct integration with government platform. The details of the same shall be discussed with the successful bidder.
522	165		FI	Business Correspondents - How would they be onboarded? What would be the scope as part of onboarding business correspondents?	Onboarding of Business correspondent is not in scope of this RFP.
523	169		Personal Finance Management	Fetching Aggregated balances across banks , open API's, how many aggregators are we looking to integrate with?	The Bank currently has 6 aggregators and will onboard more in future. Bidder to integrate all.
524	169		Robo Advisory	Personalized financial advisory would be 3rd party integration. Would this be a redirect to the third party?	Bidder to integrate with the Bank's Robo advisory partner platform to provide the features on the Omnichannel platform.
	171		Rewards	Does the bank have loyalty management system for reward computation & Redemption?	Bidder will be required to integrate and build Front end screens for providing these features on the Omni channel platform
526	172		HRMS solution	Would this be a separate application all together or this is a redirect? Could you please explain?	Bidder will be required to integrate and build Front end screens for providing these features on the Omni channel platform
527	172		MSME support	How many ERP integrations and what ERP systems are we looking at? Does the bank have supply chain -equivalent modules that can take care of invoice reconciliation and other related functions mentioned?	Bidder will be required to integrate and build Front end screens for providing these features on the Omni channel platform
528	173		MSME support	Access to i.SME networking platform ii.News and updates for specific industry iii.Online and offline courses iv.Online B2B MSME marketplace v.Govt. websites; approved agencies (if any), etc. for Business Registration How many integrations are we looking at? would this be a redirection?	Will be shared with successful bidder
529	173		MIS Repots	Does the bank already use any specific reporting tool? Ex: Power BI?	Bank will discuss and finalise the various MIS reports required and also mutually finalise with the bidder to arrive at the Business rules to be applied to generate the reports. Bidder to provide upto 50 Reports/Dashboards/ Analytics in various categories
530	175		Admin Features	Different types of static data for which file uploads are required? Could you please elaborate?	Will be shared with successful bidder

531	176		Admin Features	Branch Relationship Manager (RM) Module – For Branch related User Admin activities - Admin is a common Backoffice for IT staff to maintain the application. What specific functionality is expected for BRM?	It is for Branch related user admin activities.
532	152		--	Please share Bulk File Upload Transaction Numbers (counts/volumes)	Will be shared with successful bidder
533	General		General	Who will provide the SSL Certificates? the bank or bidder should bring it?	Bank will provide
534	General		General	There is a possibility of mis-interpretaion of certain scope items from different bidders which may get clarified during technical presentations. Thus, we would request to have a stage of normaliation of bid responses by submitting ammendment or supporting documents (technical and/or commercial) after technical presentations. Kindly request to consider this step.	Please refer RFP
535	General		Data Backup	Is daily backup of the solution is required?	Will be shared with successful bidder
536				what is the maximum expected data in Gb to be backed up daily?	Will be shared with successful bidder
537				What is the retension period for this daily backup data?	Will be shared with successful bidder
538				How many Copies of the data you want to retain?	Will be shared with successful bidder
539				Is monthly backup of the solution is required?	Will be shared with successful bidder
540				what is the maximum expected data in Gb to be backed up monthly?	Will be shared with successful bidder
541				What is the retension period for this monthly backup data?	Will be shared with successful bidder
542				How many Copies of the data you want to retain?	Will be shared with successful bidder
543				Is yearly backup of the solution is required?	Will be shared with successful bidder
544				what is the maximum expected data in Gb to be backed up yearly?	Will be shared with successful bidder
545				What is the retension period for this yearly backup data?	Will be shared with successful bidder
546				How many Copies of the data you want to retain?	Will be shared with successful bidder
547	General		DC & DR	Request bank to brief on the data backup and retention policy	Will be shared with successful bidder
548				Request bank to brief on the data archival policy.	Will be shared with successful bidder
549				Request bank to brief on is the DC and DR policy	Will be shared with successful bidder
550				Is server maintenance bidders' responsibility?	No
551				Is high availability required in DC. Please specify the required High Availability in %	Please refer RFP
552				Please confirm on environments are expected (DC/ DR/ UAT/ Pre-Prod/SIT/ Development)	DC/ DR/ UAT/ Pre-Prod/SIT/ Development are required
553				Is high availability (clustering) required at DR site also	Yes
554	General		DR Drills	Please brief on the expectation, frequency of the drill and the policy that bank prefers to condut the drills.	Minimum Quarterly drill and as per Bank's Requirement
555	General		General	What is preferred Deployment Topology by Customer (e.g. 3 Node deployment (Separate Web, Apps & DB), 2 Node (Web/apps & DB) 1 Node (web/apps/DB)?	3 tier architecture is preferred by Bank (separate Web, App and DB)
556	General		General	Is virtualization between various layers acceptable. If yes, please confirm your preferred virtualization tech	Will be shared with successful bidder
	General		General	Does the Bank has any Policy that restricts proposing open source components	If open source components are used it should be supported versions and the support should be available during the entire contract period.
558	General		General	Please indicate on maximum set/ maximum no. of documents / maximum size limit of the documents per application to be uploaded	Will be shared with successful bidder
559	General		Reports	Please provide your reporting volumes that are generated per day/ month	Will be shared with successful bidder
560	General		Bulk Upload	What is the maximum size(approx.) of the 1 Bulk file upload ?	Will be shared with successful bidder
561				What is the maximum no of records are there in 1 bulk file upload?	Will be shared with successful bidder
562				What is the current Duration taken for the processing of one bulk file?	Will be shared with successful bidder
563				What is the Max no of bulk files to be processed in a day?	Will be shared with successful bidder
564	General		Application Security	Does bank have internal Fraud and AML check systems in place or do they rely on any third party solutions. We assume that those systems will expose us the web services for integration.	Bank has EFRMS and AML check system in place. Bidder to integrate with these systems
565				Kindly provide segregated list of source systems / channels which need fraud prevention and fraud monitoring.	Will be shared with successful bidder
566				Does the Bank have a Dispute Management System? Does it expose services for integration? Please provide details.	Bidder system to offer the journey for dispute management on the front end as required in the RFP The system should integrate with Banks Dispute Management system .
567				Does bank use any monitoring system or tool in place ?	Yes. But the bidder to provide Performance monitoring as per RFP scope
568				Does bank use any existing tool for data backup or archival ?	Yes
569				Do bank have any existing KYC solution or hired any 3rd party KYC vendor? If Yes, will these existing KYC systems expose APIs for us to integrate with our solution.	Please refer to corrigendum/addendum
570				Does bank have any 3rd party document scan OCR solution? If Yes, then will bank the SDK available to us to incorporate it into our channel solution.	Please refer to corrigendum/addendum
571				What is the system used by bank for the de-dupe check. Is it the expectation that our onboarding solution should be integrated with CRM. If so, what is the CRM application that bank is using? Will the system expose us the APIs for integration.	Bidder to integrate with the CRM that Bank may procure later.
572				Is multi-tenancy expected for the proposed solution? Please confirm.	Will be shared with successful bidder
573				Our systems are capable of integration with the Bank's AD network/System. Request you to clarify what AD system does Bank use and what is the protocol. Will the Bank's AD system expose us the APIs for integration. Please confirm.	Will be shared with successful bidder
574	57	16.18.4	16.18.4	In your CDN architecture, do you need On-Premise Anti-DDoS Protection Systems ?	Please refer to corrigendum/addendum
575	57	16.18.4	16.18.4	If you need On-Premise DDoS Protection System for CDN, Do you need Anti-DDoS Protection Systems in High Availability/Redundancy in both sites (DC and DRC) ?	Please refer to corrigendum/addendum
576	57	16.18.4	16.18.4	If you need On-Premise DDoS Protection System for CDN, How much Clean Throughput License do you need on each appliance ?	Please refer to corrigendum/addendum
577	57	16.18.4	16.18.4	If you need On-Premise DDoS Protection System for CDN, How many 1G, 10G, 40G ports do you need and what is the type of interface (Copper/Fibre) ?	Please refer to corrigendum/addendum
578	59	17.3	17.3	Anti-DDoS System provides integration via REST API, Syslog, SNMP and STIX/TAXII. What is the integration method supported by your CDN ?	Please refer to corrigendum/addendum
579	75	32.11	32.11	The monitoring solution is required for performance and security visibility using a single vendor	Please refer to corrigendum/addendum
580	76	32.12	32.12	Please provide the detial of infrastructure to be Physical or Virtual or both for performance monitoring.	Will be shared with the successful bidder
581	65	23.1	23.1	For monitoring application using synthetic tests required synthetic test agents, please share the quentity for the agents.	Will be shared with the successful bidder
582	55	15.9	15.9	to monitor web and app traffic in real-time we need the peak traffic in Mbps or Gbps with peak Packet Per Second (PPS)	Will be shared with the successful bidder

583	68	26.4	26.4	User experience monitoring mentioned need performance monitoring tool, please confirm if continous traffic monitoring and Synthetic (Sample) monitoirng is required for below paramenter. 1) Web page load time 2) API Response Time	SAST should be embedded as part of the CI/CD pipeline and should run for every build. DAST is expected to be done on a monthly basis.
584	16	9.1	9.1 Eligibility Criteria	In your recent tender for Digital Lending Platform which was on similar lines, the turnover for bidders asked was Rd. 25 cr. For the MSME bidders, the turnover limit should be on the lower side Rs. 25 crores. So request you to change the eligibility criteria accordingly.	No change . RFP requirement remains same
585	16 and 17	9.1	9.1 Eligibility Criteria	This clause has 2 parts and both mean the same actually. Kindly remove the "And…Globally." clause as it has been duplicated.	No change . RFP requirement remains same
586	16 and 17	9.1	9.1 Eligibility Criteria	When your eligibility criteria is Bank or global bank, even vendors having implemented the solution of deposits at urban cooperative banks & district cooperative banks will apply for this tender ans it may not help Central Bank of India. Experience of small global bank with limited operation should not qualify for bidding for Digital Banking Solution. We request you to look for having experience with one Scheduled Commercial Bank or Small Finance Bank or Paymenr Bank in India as it will be beneficial for Central Bank of India instead of writing only Bank.	No change. RFP requirement remains same
587	17	9.1/Stage A(7	9.1/Stage A(7)	What does 10L registered digital users mean- is it total 10 lakh customers or number of users. Please specify. Number of customers (digital users) should be reduced to 5 Lakhs	10 lakh Digital users on the Omni-channel banking platform
588	23	13.13	13.13 (Core Requirements)	Does this clause mean that we just have to provide the onboarding journey for the said products and then through API integration with LOS, the ,ead will automatically move to the DLP ?	Bidder will have to build in-app journey for the below 1. Housing Loan 2. Education loan 3. PAPL 4. Vehicle Loan 5 Gold Loan 6. CGTMSe 7.Loan against deposits Initially, bidder may provide web view/SDK as decided by bank. However by Phase 2 , the bidder will have to build in app experience for the above 7 journeys. Later, if Bank decides to have more journeys over and above these 7 journeys to be built on the app for better customer experience the same will be taken up with the successful bidder which the Bidder will have to support.
589	23	13.27	13.27 (Core Requirements)	Can we have a detailed clarification on how the SIM binding will be done ? 3rd party software services have to be provided by CBI at their own cost.	Bidder to bring in all necessary tools and 3rd party software
590	56	16.18 (System Architecture till 16.18.9	16.18 (System Architecture till 16.18.9)	We can integrate with CDN provided by bank. Content Delivery Network Server & its componenets will be provided and managed by Central Bank of India. Is the understanding correct?	Please refer to corrigendum/addendum
591	59	17.3	17.30 (Security)	These devices will be provided and maintained by bank. Is the understanding correct?	Bank has WAF/Firewalls/Anti Ddos/NIPS in current environment
592	65	23.4	23.4 (Testing)	We can carry out the testing on any of the testing tools provided by the Bank. The Tools (Jmeter, Selenium etc.) will be provided by Central Bank of India at their own cost. Is the understanding correct?	Bidder to provide all required testing tools.
593	75	32.11	32.11 (Facility Management Services)	Regular monitoring and health checks of the solution and IT infrastructure as required by bank will be put in place by IT infrastructure team of the bank. Our team will only assist in resolving any issue related to application that arises during that period. Our team cannot be held responsible for any issues in the IT infrastructure of the bank. Hope the understanding is correct?	Bidder understanding is correct
594	182	Point 29	Point 29	We can integrate with CDN provided by bank. Content Delivery Network Server & its componenets will be provided and managed by Central Bank of India. Is the understanding correct?	Please refer to corrigendum/addendum
595	12	1	1. Invitation for Tender Offers - The platform has to interface with the customers through front-end web-portal, mobile-banking/ net- banking/ TAB/ customer support, and other channels right from lead/sourcing till the entire journey completion, with required digital interactions of all Bank and third parties' officials like panel advocates, valuers, DSAs, feet on street, Business Correspondents, collection agents, etc. support for an omni-channel platform mobile application for an end-to-end digital journey	Bidder understanding of this statement is that bank wants the channel to be customers of the bank with status updates from other parties mentioned, as may be required in the work flow of the processes. Please confirm	The Omni-channel platform should enable the Bank and the 3rd parties of the Bank through API calls and integration to utilise the same for providing the products, services and end to end digital journeys to the Bank existing and new customers. Please refer RFP for further details.
596	18	9.2. Stage B	9.2. Stage B: Technical Evaluation Criteria - mentions marks for product demo as 150 where as page 19 below 4. Product Demo paragraph it is mentioned "Maximum 100 Marks for the above parameters"	What are the other parameters for balance 50 marks in the demo? Or is the "Maximum 100 Marks for the above parameters" an incorrect reference and should it read as "Maximum 150 Marks for the above parameters" ?	Revised clause "Maximum 150 Marks for the above parameters" The same applies for maximum marks for Product Demo described in Page 183 - Stage B5
597	21	11	11. Manufacturer's Authorization Form	1) If the bidder is the OEM for the omni-channel solution, our understanding is that we do not need MAF or any other document / undertaking. Please confirm.	If the bidder is the OEM then bidder to given such undertaking of being the OEM on their letter head, plus the bidder to submit the MAF for other softwares.
598		11		2) Also, is there any requirement for submission of MAF for peripheral applications (not core)?	MAF is required.
599	21	12	12. Scope Summary - ".......Solution for a period of Seven Years and extendable up to ten years......."	Bidder understands that all cost for TCO and agreements with other OEM for peripheral should be limited to 7 years and the relevance of this line is that after 7 years, if the bank decides to extend the solution and services, it will be on mutually agreed T&Cs between the bank and the bidder. Please confirm	The Project period will be 7 years from the date of Go-Live of Phase I. After completion of 7 year period the extension will be on mutually agreed T&C.
600	22		Section II. Scope of Work - 12. Scope Summary -it is mentioned that bidder has to do "Procurement, installation, and upgrade of IT infrastructure required by the solution" where as in another section it is mentioned that bank can provide "X86 servers, storage, Windows OS, Oracle 19 database and required network and security components"	1) In case bidder solution can work on the bank provided infrastructure, bidder assumes that the entire infrastructure including whatever may be required for the omni-channel solution scope as mentioned in RFP will be provided by the bank. Please confirm.	Bank will provide the Hardware (Servers, Storage and Oracle database) required for the platform. In case any additional hardware/software other than this is required the Bidder to quote for the same.
601		Section II. Scope of Work - 12		2) At other places in the RFP it is mentioned that all hardware and infrastructure is also to be done by bidder. Is this support also required in case of Bank provided infrastructure? To estimate the support correctly, bidder would need details of the current infrastructure setup at the bank including for instance tools like current Application monitoring tool , current ITSM tool, current helpdesk at the bank. Please elaborate on this.	Bank will provide the Hardware (Servers, Storage and Oracle database) required for the platform. In case any additional hardware/software other than this is required the Bidder to quote for the same. The Support of the Hardware/ software provided by Bank will be done by the Bank.
602	22	13. 13.1	13. Core Requirements - The proposed solution should: "13.1 Act as a single interface.............internal users (branches, employees, agents etc.) on all digital channels"	1) Bidder understands that the solution is for customer channels only. Please confirm.	Please refer RFP for complete scope
603		13		2) In case other profiles are to be enabled, please elaborate the exact profile of the internal users (since the word etc. is used) and the Digital channels that are required for them.	Act as a single interface.............internal users (branches, employees, agents like BCs and other similar roles.) on all digital channels"

604	22	13 13.2	13. Core Requirements - The proposed solution should: "13.2 Provide Omni-channel experience across all digital channels…..call centers, messaging (SMS, WhatsApp,	Bidder understands that this requirement implies that the solution should be able to provide real time data via APIs to these channels and does not imply creating channels for these applications as the bank may already have some solutions in place like Call Centre , whatsapp, etc. and bank would not like to reinvest on these channels, so focus should be on data enablement for these channels. Please confirm	Bidder to integrate with the channels via sdk/api/ integration etc. and provide data in the format as per channels.
605			etc.),social media platforms, wearables…."		Bidder to integrate with the channels via sdk/api/integration etc. and provide data in the format as per channels.
606	22	13 13.5	13. Core Requirements - The proposed solution should: "13.5 -Provide digital journeys across channels (start in one and continue on another) with consistent and seamless experience across all touchpoints"	This should be limited to Web and Mobile App, as due to Customer Data Sensitivity for instance this should not be allowed on the call centre channel. Please confirm / elaborate	Will be shared with successful bidder
607	23	13 13.24	13. Core Requirements - The proposed solution should: "13.24 Integrate with existing and new systems together during migration phase as part of ongoing technology transformation without accumulating technical debt	What does Technical Debt refer to here?	It implies cost of future reworking required when choosing an easy but limited solution instead of standard approach
608	24	13 13.28	13. Core Requirements - The proposed solution should: "13.28 Provide compatibility with all live/supported versions of mobile platforms/operating systems including iOS, Android etc."	Bidder suggests to the bank to limit the backward comptability to N-2 or N-3 versions as backward compability is an overhead for the bank (including security, patches, etc.)	Popular Frontends across different platforms should be supported, e.g., • Apps: Android and iOS, with sufficient backward compatibility to support devices and versions being used by current and projected customer base, while adhering to our security requirements. Bidder should analyze and propose if the App needs to be created for any other platform, depending on the market adoption. • Web: the web version should run smoothly with consistent performance across different Browsers (like Chrome, IE, Edge, Safari, Mozilla-Firefox etc.) and OS (Windows, Mac, Linux etc.)
609	24	13. 13.26	13. Core Requirements - The proposed solution should: "13.26 Provide central transaction management, business logic orchestration and application administration"	Central Transaction management is a CBS functionality. Please elaborate on this and other points on what is Bank's expecation on these areas	Customer transaction will be stored in CBS. Bidder system to integrate with CBS
610	24	13 13.31	13. Core Requirements - The proposed solution should: "13.31 Bidder should also ensure the availability of solution for any new mobile platform or operating system upgrade/update within one month from the date of its launch without any additional cost to Bank"	Bidder suggests that the bank drop / modify as any new mobile platform or operating system needs to be first be established from an ecosystem perspective including payment gateway / apps, etc. and also from Bank security perspective.	No change . RFP requirement remains same
611	25	13 13.47	13. Core Requirements - The proposed solution should: "13.47 Provide administration features to manage digital campaigns, payment processing, document management etc."	The functionalities stated are of respective systems which are different from an Omni-channel solution. Bidder understands that the context here is for integration with respective systems. Please confirm	The bidder understanding is correct but for document management the vendor needs to provide an inbuilt DMS. The Storage for the DMS will be provided by the Bank. The Omni-channel platform to also integrate with the bank's DMS.
612	25	13 13.48	13. Core Requirements - The proposed solution should: "13.48 Provide capability to reach out to customers through various mediums like SMS, email, WhatsApp, push notifications, in-app notifications, calls as applicable and at optimal time for the contact for maximum engagement	Bidder understands that Bank is referring to integrations with respective systems here. Please confirm	SMS, Calls, Email, WhatsApp will be through integrations however push and in-app notifications to be provided by the successful bidder.
613	26	13 13.55	13. Core Requirements - The proposed solution should: "13.55 Provide the capability to capture, generate, and upload documents to store and retrieve in the Omni-channel platforms' inbuilt document management system and on journey completion integrate with the bank's document management system."	Bidder suggests that this be modified to Integration with Bank's document management system as having 2 solutions for same functioning is an overhead for the bank.	The bidder is required to bring their own inbuilt Document management system for storage of documents and integrate with the bank's Document management system. Localization is not envisaged
614	55	Points 15.6 to 15.11	Points 15.6 to 15.11 are related to Campaign Management System	Is the bank looking for a Campaign Management System to be part of the solution? Campaign Management System is normally part of CRM suite which is an enterprise level solutions and should be independent of a channels solutions, as these can be leverages by other applications like Call centre, Branches, etc.	Bidder is required to integrate with the Campaign Management System of the Bank for alerts/notifications etc. and provide reports.
615	55	16.4	16.4 Each microservice should follow optimal design pattern per the business use case	Please specify use case for which the bank envisions the microservices to be built. While containerization and microservices may be required in some cases, having each service enabled for containerization and microservices will be an overhead for the bank (huge infra and licenses costs), it is adviced that the bank take this on case to case basis, as per their requirement	No change. RFP requirement remains same
616	56	16.5	16.5 The successful bidder should procure and provide any tools and licenses required to support service discovery, service mesh, streaming / messaging etc.	Please specify the exact requirements (word etc. is used)	Platform for Streaming and Messaging is not required. Bidder will however need to integrate with Streaming and Messaging solutions. Service Discovery and Service Mesh will need to be provided by the bidder. The solutions will need to be under OEM Support
617	56	16.6 16.6.1 16.6.2	16.6 Leverage a container platform to build, host and run the microservices 16.6.1 Underlying container platform should be compatible with on-premises, private cloud, and public cloud installations 16.6.2 Single control plane should cover all possible deployments (on-premises, private cloud, public cloud etc.), while control plane should be deployed in on-premises or private network only	Since the bank is looking for on-premise deployment, the bank can modify the ask for the bidder to ensure that the solution provided is cloud compatible and can be migrated to cloud with minimal effort. As current implementation is on-premise, container may not be required at this point in time.	No change . RFP requirement remains
618	56	16.16.2	16.16.2 Provide CORS for whitelisted domains/origins	CORS should be handled by Bank's network team. Please confirm	Bidder to incorporate the necessary changes to enable CORS as required by Banks security standards
619	56	16.18.1 to 16.18.9	Points 16.18.1 to 16.18.9 referring to CDN	A content delivery network(CDN) is a geographically distributed network of proxy servers and their data centers. The goal is to provide high availability and performance by distributing the service spatially relative to end users. Since it is an on-premise deployment, what benefit does bank intend to derive from CDN?	Please refer to corrigendum/addendum
620	57	16.19 16.20	16.19 Implement horizontal scalability at module/service level to handle required transaction volumes and composable architecture 16.20 Guarantee 99.99% availability for the proposed solution	In case of Bank provided infrastructure, this falls under purview and control of the bank	Bidder to provide the optimal requirement for hardware to the bank for the solution; and ensure the application is horizontally scalable across the given infrastructure
621	57	16.23	16.23 Implement mature in-memory caching capabilities with cache store located nearest to the source of the provider in compliance with data storage requirements	What is the use case for in-memory requirements ?	Bidder to bring in memory cache , if required to meet the SLA and performance requirements
622	78	31.1	34. Project Timeline	Allow bidder to propose timelines	No change. RFP requirement remains same
623	80	35	35. Onsite Support - Any mode of remote access will not be allowed from any Network outside Bank's Network	Bidder should be allowed trouble shooting with Product team by sharing of required artificats	No change . RFP requirement remains same
624	71	29.6	29.6 The Bank should have the rights to modify the platform and source code without any restrictions	Bidder suggests that this clause be removed	Please refer Corrigendum. However, the bidder should enable the bank IT team to work on Low code No code Platform.
625	22	12.2	12.2 Procurement, installation, and upgrade of IT infrastructure required by the solution (refer Hardware section for details)	We understand that Bidder does not need to procure,install ,implement and maintain the hardware for the project tenure in case bidder is agreeing to use " bank provided required X86 servers, storage, Windows OS, Oracle 19 database and required network and security components" . Please confirm	The Hardware infrastructure will be maintained by Bank. However installation of the Omni-channel solution /platform and all associated software including Database configuration and management (for the Omni-channel solution) will be done by the Bidder
626	64		Ensure the Digital Banking Platform meets Recovery Point Objective (RPO) - 0 minutes and Recovery Time Objective (RTO) - 30 minutes	We understand that NDR is only for achieve near Zero data loss. Only stroage can be propose at NDR site to achieve near zero data loss. Please confirm	Bank will provide the required storage in NDR. Bidder to configure Database replication between DC and NDR
627	63	21.7.5.1.	21.7.5.1. Ensure online data availability for 3 years and archive data after 3 years based on agreement with Bank	Is bank expecting online data availability for 3 years on primary stroage or on D2D appliance. Please confirm	3 years online data availability required. Details will be shared with successful bidder
628	63	21.7.5.4	21.7.5.4. Ensure data backup/archival solution is modular	Is bidder has to propose backup software at DC and DR ? Please confirm	Back up software will be provided by the Bank the bidder to configure and maintain the same for DC and DRC for the entire Omni-channel solution
629	63	21.7.5.1.	21.7.5.1. Ensure online data availability for 3 years and archive data after 3 years based on agreement with Bank	Is bidder has to propose D2D appliance at DC and DR ? Please confirm	Bidder to use bank provided infrastructure
630	63	21.7.5.4	21.7.5.4. Ensure data backup/archival solution is modular	Is bidder has to propose Tape library at DC and DR ? Please confirm	Bidder to use bank provided infrastructure

631	63	21.7.5.4	21.7.5.4. Ensure data backup/archival solution is modular	Please confirm the backup and restoration policy	Will be shared with successful bidder
632	63	21.7.5.2.	21.7.5.2. Ensure archived data is available for 7 years from the date of archival and is retrieved when required by the bank	We understand that we need tape library to keep the data for 7 years. As Tapes are consumable item , bidder can provsion Tape for intital phase as 6 months, later on Bank can procure the tapes as and when required. Please confirm	Tapes if required will be provided by Bank
633	62	21.2. B	21.2. Bank can provide required X86 servers, storage, Windows OS, Oracle 19 database and required network and security components	We understand that ToR switch, access switch and Core switches will be provided by the bank. Please confirm	Bidder to use bank provided infrastructure
634	62	21.2.	21.2. Bank can provide required X86 servers, storage, Windows OS, Oracle 19 database and required network and security components	We understand that Firewall,IPS/IDS, DDOS protection, antivirus for the servers will be provided by the bank. Please confirm	Bank will provide Firewall/ IPS/DDOS for the servers provided by the bank for this solution
635	General		General query	We understand that bank will provide Servers racks at each site.	Bidder understanding is correct
636	General		General query	We understand that new rack to banks exsisting racks cabling will be done by the bank. Please confirm	Bidder understanding is correct
637	General		General query	Will the bank be providing the load balancer to load balance the web and app layer, in case bidder is agreeing to use " bank provided required X86 servers, storage, Windows OS, Oracle 19 database and required network and security components" ?	The Load balancer will be provided by the Bank. The Bidder to configure the same in coordination with the Bank's Load balancer team.
638	62	21.2	21.2 Bank can provide required X86 servers, storage, Windows OS, Oracle 19 database and required network and security components	We understand that bank will provide OS license . Please confirm	Please refer to corrigendum/addendum
639	62	21.2	21.2 Bank can provide required X86 servers, storage, Windows OS, Oracle 19 database and required network and security components	We understand that bank will provide container license and all related tools (service mesh, etc.).Please confirm	Container license and all related tools to be provided by bidder. Please refer corrigendum/addendum
640	General		General query	We understand that bank APM (Application performance monitoring) tool. Please confirm	Please refer to corrigendum/addendum
641	General		General query	plese confirm the latency in between DC and NDR	Will be shared with successful bidder
642	General		General query	We understand that bank will provison the storage vault to store that Tapes for long time retention.	Bidder understanding is correct
643	40	94 i.	94 -Universal search- i. Search field auto-predicts user's query based on 2/3 letters	Does this search on static contents/menus. Please elaborate the requirement.	The scope includes but is not restricted to: The bidder must have the capability to search throughout the digital banking platform on static content/menu. The details of the same will be shared with the successful bidder.
644	25	13.39	13.39 - Provide multi-lingual feature supporting English, Hindi, Punjabi, Gujarati, Marathi, Odia, Bengali, Assamese, Tamil, Telugu, Kannada, Malayalam, and other languages without requiring additional customization	Please specify if any RTL languages in scope for IB and Mobile App.	RTL languages are not in scope
645	22	13.2	13.2 - Provide Omni-channel experience across all digital channels like hybrid mobile application (including light weight version), web portals like internet banking (on desktop, phone, tablet etc.), branch/internal portals, call centres, messaging (SMS, WhatsApp, etc.), social media platforms, wearables, e-sim based devices etc. with consistent user experience	Call centres, messaging, social media platforms, are not in the scope of the RFP for the Digital Platform. Please provide information on the requirement to provide Omni-channel experience on these channels as well	Omni channel digital banking platform will be access for call center for support. Social medial platform will need integration
646	23	13.20.3	13.20.3 - Bank will decide during implementation phase whether digital lending journey from digital banking platform or Omni-channel Digital Banking Platform or a combination should be used.	Please elaborate on the definitions of digital banking platform or Omni-channel Digital Banking Platform or a combination should be used.	Bidder will have to build in app journey for the below 1. Housing Loan 2. Education loan 3. PAPL 4. Vehicle Loan 5 Gold Loan 6. CGTMSe 7.Loan against deposits Initially bidder may provide web view/SDK as decided by bank. However by Phase 2 , the bidder will have to build in app experience in the journeys.
647	24	13.31.7	13.31.7 - Work with wearables like smart watches, fitness trackers etc. and other relevant e-sim based devices	Please elaborate on the scope of wearables. Is an app for wearable expected in scope	The scope includes but is not limited to: The Bidder would have to provide an app/sync for wearable devices like smartwatches, fitness devices, etc.
648	27	14.13	14.13 - Multi-level flexible workflow with minimum intervention. For submission of forms, available data must be auto populated/pre-filled.	Please provide some sample use cases to elaborate on multi level flexible workflow	The scope includes but is not limited to: The existing data of the customer in CBS, DB, etc. should be pulled automatically for various forms, journey, etc.
649	24	13.29	14.13 - Multi-level flexible workflow with minimum intervention. For submission of forms, available data must be auto populated/pre-filled.	Is this a report internally prepared by the product for devices its compatible with. Or these has to be an report from an external vendor. Please let us know	Bidder to provide the report for the test cases.
650	26	31.1	13.53 - Provide dynamic rearrangement of product/content categories at customer level based on past and live behavior	Please elaborate on this requirement	The bidder should have the capability to offer personalisation in the layout of landing page, services and feature placement on the page, etc. for a customer based on their usage, preferred/favourite features, etc.
651	52	18.1	181 - Lending - Auto generation of stock and book debt statement under inventory & khata management, preparation of Quarterly progress report in bank format on quarterly basis, alerts for insurance and expiry of limit, online renewal/ enhancement request generation, online insurance detail updates validated by insurance company	Need more clarifications on the requirement. For the lending reports, will the bidder need to integrate to appropriate system to fetch data and display? Features related to insurance, seems to be applicable from customer channel, are these features applicable in admin channel? please clarify	Integration support to fetch data and display is required
652	54	15.1	15.1 - Capability for user and platform administrators to customize the view of landing page and other screens through selection of widgets, tiles etc., with options to add or remove per preference	Is the expectation that platform administrator create Layouts(views of pages) and users select their preferred Layout ? Is any more customization expected for Users and Platform Administrators ? Please elaborate this requirement	Yes, the expectation that platform administrator create Layouts(views of pages) and users select their preferred Layout and similar such scenarios.
653	25	13.35	13.35 - Provide responsive campaigns and banners which redirect user to the designated features/offers	There is a mention that Bank has a content Management system to which the app should be integrated with. Is the banners and campaigns expected to come from Content Management systems or Marketing Platforms? Please let us know	Bidder to bring in basic Content Management System to support delivery of static contents, banners, offers etc.
654	25	13.4	13.4 - Provide chatbot based support and integration with live representative from call center for escalations	Is a Chatbot solution/system already available in the Bank or is the Bidder expected to bring one? Please let us know	Please refer to corrigendum/addendum
655	26	154	154 - iv. Register for SMS banking, WhatsApp banking	Please let us know where registered users for SMS Banking and WhatsApp Banking stored today?	It should take inputs from the customer for registering SMS, Whatsapp Banking and handover the data to Bank's CBS
656	26	154	154 - iv. Register for SMS banking, WhatsApp banking	Is the Bidder to support existing SMS Banking and WhatsApp Banking solution.? Is SMS and WhatsApp Banking consuming any services from existing Internet Banking /Mobile Banking Middleware? If so , is the new solution expected to provide the same services? please confirm	The Omni-channel platform to integrate with Banks SMS and WhatsApp for requests and response.
657	60	18	18 - Data and Analytics	Is there an analytics platform already available? Please let us know	Yes, Bank has Analytics platform. However, Bidder to capture in app behavioural analytics and enable all nudges as decided with the bank . For other customer behaviour analytics Bidder to integrate with the relevant system of the Bank.
658	26	13.53	13.53 - Provide dynamic rearrangement of product/content categories at customer level based on past and live behavior	Is this expected based on Analytics data or data from Campaign /CRM systems?	It is expected to be based on both.
659	29	21	21 - Allow customer to set the preferred location to get customized offers, ads, etc.	Please provide more details on this requirement. Please provide some use-cases.	The scope includes but is not limited to: The customer should be able to select their area/state/region so as to receive offers, ads etc. relevant to that area

660	40		Help, Grievances, Customer Feedback - Conversational AI chat bot:	Is Bank already supporting AI chatbot or is the bidder expected to bring one and integrate with ? Is there a system supporting Feedback and Grievances Management in the Bank?	Please refer to corrigendum/addendum
661	175	178	178 - i. Grid Administration - Generate authentication grid, Format, Expiry ii. PKI Configuration - PKI Enrollment/ Register PKI / Deregister PKI iii. Holiday Configuration for all Central / State Tax Payments	Is GRID administration and PKI based authentication already supported? For GRID, is the Bidder expected to integrate with Debit Card Management system ?	Yes, Bank has PKI and Grid based authentication. Bidder will be required to maintain the Grid in Omni-channel Platform or integrate with a any other relevant system of the Bank as per Bank's requirement.
662	161	85	85 - Digi Locker to be provided through single sign-on for storage of documents and download from Digi locker for KYC/ Other purpose authorized by the customer:	Is the Bank already registered with DigiLocker? Are the APIs available via ESB or direct Integration or via redirection? Please advice	Integration with Digilocker would be through APIs. It can be direct or via ESB
663	148		Customer profile Management - Password generation	Is IAM solution expected from Bidder for Primary Authentication?	Please refer RFP for further details
664	148		Customer profile Management - Password generation	Is IAM Solution expected to provide secondary Authentication and other authentication methods support that will be added in future?	Please refer RFP for further details
665	78	32.37	32.37 - Compliance to Bank IS policy and other related policy, adherence to Bank Minimum Baseline security requirement, adherence to Quarterly VAPT requirement	Please provide more details on this requirement	Will be shared with the successful bidder
666	109	44.15	44.15 - Bidder should comply with the Information Security Policy of the Bank	Can the Bank share the IS policy with us to understand the overall scope?	Will be shared with successful bidder
667	26	13.55	13.55 - Provide the capability to capture, generate, and upload documents to store and retrieve in the Omni-channel platforms' inbuilt document management system and on journey completion integrate with the bank's document management system.	Can the platform leverage the Bank's existing DMS for storage of documents temporarily during the journey or is the bidder expected to bring another DMS for this purpose? Please let us know	The bidder needs to provide an inbuilt DMS. The Storage for the DMS will be provided by the Bank. The Omni-channel platform to also integrate with the bank's DMS.
668	45		PFM Features - Personal Finance Management	Is Bank already having a PFM platform for Bidder to integrate?	Please refer to corrigendum/addendum
669	171		Integrations - Integrate rewards platform in mobile app- Consolidate rewards for all types of programs e.g. from debit cards, UPI payments, credit card, refer and earn, etc.	Is the Bank having an existing Rewards management platform along with the necessary APIs to consume for the features	Bank will provide a backend solution which the bidder will be required to integrate
670	39	14.87	14.87 - Door Step Banking	Are all services for this module to be provided through redirect to PSB alliance website/ app	Door step banking will involve integration and / or redirection with PSB alliance and similar other platform
671	172	161 - Stage B2 i.	161 - Stage B2: Functional Specifications MSME Support i. HRMS solutions (onboarding, appraisals, etc.) through partnership ii. Employee re-imbursements; Scheduled payout of salary	Is the Bank having an existing system with APIs the Digital platform can consume to enable these features	Please refer to corrigendum/addendum
672	26	14.1	14.1 - Customer Onboarding	Is the Digital Platform expected to redirect to the Bank's existing platform for Customer Onboarding?	No. The Bidder has to build the Customer Onboarding journeys. Please refer Corrigendum/Addendum
673	168	138 - Stage B2	138 - Stage B2: Functional Specifications	Does the Bank have Virtual RM and video conferencing backend solutions for scheduling and conducting video between customer and Virtual RM	Bank will have Virtual RM and video conferencing backend solutions for scheduling and conducting video between customer and Virtual RM
674			Virtual RM		Bank will have Virtual RM and video conferencing backend solutions for scheduling and conducting video between customer and Virtual RM
675	168	136-137 - Stage B2	136-137 - Stage B2: Functional Specifications	Does the Bank have an existing backend platform to integrate and provide the features in this module. Please let us know	Please refer to corrigendum/addendum
676			Robo Advisory		Please refer to corrigendum/addendum
677	22	13.3	13.3- The proposed solution should provide capability to create micro apps for various offerings if required	Is the assembly of multiple micro apps into a single app as a super app considered in scope?	Micro apps mean there will be separate Apps for Retail, Agri, MSME, Corporate etc. customers. Each customer segment should be able to view only the features/screens which are relevant to them. However, Bank will decide with the successful bidder at a later stage on whether to have a Single Super App with multiple logins or multiple apps.
678	22	13.3	13.3- The proposed solution should provide capability to create micro apps for various offerings if required	Does the scope for Micro apps include Mobile Apps and Browser experience?	Micro apps mean there will be separate Apps for Retail, Agri, MSME, Corporate etc. customers. Each customer segment should be able to view only the features/screens which are relevant to them. However, Bank will decide with the successful bidder at a later stage on whether to have a Single Super App with multiple logins or multiple apps.
679	173	162	162 - Stage B2: Functional Specifications MSME Support i. Invoice creation; Create and manage e-Waybill ii. Invoicing tracking and manually mark as paid/ partially paid iii. Integration with third party ERP solutions- a. Automated reconciliation of invoices b. Automated receivable reminder with collection links c. Payable reminders, View ERP payables & direct payment from banking platform	Is the Bank having an existing system with APIs the Digital platform can consume to enable these features	Please refer to corrigendum/addendum
680	173	162	162 - Stage B2: Functional Specifications MSME Support Access to i. SME networking platform ii. News and updates for specific industry iii. Online and offline courses iv. Online B2B MSME marketplace v. Govt. websites; approved agencies (if any), etc. for Business Registration	Is the Bank having an existing system with APIs the Digital platform can consume to enable these features	Please refer to corrigendum/addendum
681	172	161-165 - Stage B2	161-165 - Stage B2: Functional Specifications MSME Support	Will the MSME customer login to another portal to access these MSME features	Please refer to corrigendum/addendum
682	49	167	167 - Admin Features	Please provide details on how Bank's Admin users are authenticated. Is it through LDAP or AD or Bank's SSO	Will be shared with the successful bidder
683	21	12	12 - The Omni-channel Digital Banking Platform should integrate with existing as well as new systems for digital banking, CBS, Enterprise Service Bus (ESB), API Gateway, CRM, EFRMS, LMS etc. to support the transformation without disruption to business.	Does the bank have an existing API gateway which the Digital platform can connect to?	Bank will provide the required API Gateway.
684	168	129 - Stage B2	129 - Stage B2: Functional Specifications Treasury	Is the Bank already having existing backend system with readymade APIs that the Digital platform can consume?	Bank has backend system, Bidder to integrate with the system for data, enquiry etc. For transaction the Omni-channel platform should use native journeys provided by the Treasury platform.
685	159	70 - Stage B2	70 - Stage B2: Functional Specifications Agri	Is the Bank already having readymade APIs that the Digital platform can consume?	Please refer to corrigendum/addendum
686	159	74 - Stage B2	74 - Stage B2: Functional Specifications Trade Finance	Is the Bank already having readymade APIs that the Digital platform can consume?	Bank has backend system, Bidder to integrate with the system for data, enquiry etc. For transaction the Omni-channel platform should use native journeys provided by the backend Trade Finance platform.

687	162	94 - Stage B2	94 - Stage B2: Functional Specifications Help, Grievance and Customer Feedback	What is the backend system Digital should integrate to? Is the Bank already having readymade APIs that the Digital platform can consume?	Bank will provide the Backend system for Complaints Management System. Bidder to integrate with the same.
688	167	123 - Stage B2	123 - Stage B2: Functional Specifications xii. Raise a Fraud Dispute	Is the Bank already having readymade APIs that the Digital platform can consume?	Bank will provide the Backend system for Complaints Management System. Bidder to integrate with the same.
689	39	87	87 - Door Step Banking	Does this module refer to requests raised by customers through Mobile/ Browser apps only or also requires a designated App for Bank's employees to complete these requests?	Door step banking will involve integration and / or redirection with PSB alliance and similar other platform
690	21	12	12 -The Bank is running a Technology transformation program, and a Digital Banking Platform for Omni Channel Mobile App / Web Solution is required to support this transformation through modern capabilities.	Please provide the features scope differentiated for the Browser Internet Banking app and Mobile app	All the features should be present in both Internet Banking and Mobile Banking app as the bank is looking forward to an Omni Channel Digital Banking Platform. Specific feature differences for the channels, if any, will be shared with the successful bidder.
691	159	74 - Stage B2	74 - Stage B2: Functional Specifications Trade Finance	Are all services for this module to be provided on both Browser and Mobile App	Yes
692	159	70 - Stage B2	70 - Stage B2: Functional Specifications Agri	Are all services for this module to be provided on both Browser and Mobile App	yes
693	172	161-165 - Stage B2	161-165 - Stage B2: Functional Specifications MSME Support	Are all services for this module to be provided on both Browser and Mobile App	yes
694	168	129 - Stage B2	129 - Stage B2: Functional Specifications Treasury	Are all services for this module to be provided on both Browser and Mobile App	yes
695	172	161-165 - Stage B2	161-165 - Stage B2: Functional Specifications MSME Support	Does the bank have an existing backend platform to integrate and provide the feature Access to SME Network	Please refer to corrigendum/addendum
696	54	14.185	14.185 - Internal Integrations: SMS Banking	Please provide the use cases that are expected through integration with SMS Banking. Is the existing SMS Banking solution expected to consume services from the Digital Platform	Bidder to integrate with the Bank's SMS Gateway. Use cases will be shared with the successful bidder.
697	54	14.185	14.185 - Internal Integrations: Proxy Servers (SMS Gateway)	Is SMS receipt(with respect to SMS from customer's device for SIM binding) supported through the bank's available SMS Gateway?	Will be shared with the successful bidder
698	54	14.185	14.185 - Internal Integrations: SMS Banking WhatsApp Banking	Registration data for SMS Banking and WhatsApp Banking - where is the data being stored today?	The same is being stored in Bank's Core Banking System or any other Centralised location of the Bank.
699	12	2	2. Bidding Process - Bids have to be submitted online only through e-procurement website. The bidders will also need to	Both the given paragraph is saying about different mode of submission online and offline. Please let us know the exact mode of submission of Bid.	The Bidding process will be Online only. However, Bidder will be required to submit some documents like Integrity Pact, EMD, NDA etc. in hardcopy original.
700			submit necessary documents physically through offline mode to the address mentioned in the RFP.		
701	85		Preparation & Submission of Bids - The Bids (Eligibility Cum Technical as well as Commercial) shall have to be prepared and		
702			subsequently submitted online only. Bids not submitted "ONLINE" shall be summarily rejected. No		
703			other form of submission shall be permitted		
704	125	Annexure 6	Annexure 6: Letter for Conformity of Product as per RFP - We understand that any deviations mentioned elsewhere in the bid will not be considered and evaluated by the Bank.	Please confirm which annexure we should use for adding the deviations.	Please refer RFP
705	189	Annexure 20	Annexure 20: Comments on T&C - Please provide your comments on the Terms & Conditions in this section. You are requested to categorize your comments under appropriate headings such as those pertaining to the scope of work, Delivery timelines, Terms & Conditions etc. You are also requested to provide a reference of the page number, state the clarification point and the comment/ suggestion/ deviation that you propose as shown below.		Bidder is expected to comply to all the Terms and Conditions of the RFP without any deviations. However, suggestions/ deviations if any, are to be mentioned in the Annexure 20. which will be reviewed by the Bank. If the deviations are not acceptable to the Bank at the evaluation stage the bidder will be notified to comply the same, failing which the Bid will be rejected. The decision of the Bank will be final and binding on the Bidder.
706	18	2	2. Functional and Features Specification: - Detailed list of features and functions and the scoring table is provided in Annexure -15 Please mark against each of the feature points as per below abbreviation and to be submitted along with the Bid. Abbreviations - Full Form A - Available in the product without customization B - Will be provided with customization	There are differences in abbreviations, where page number 18 says A = Available & B = Customization and page no. 145 say A=Available & C = Customization. Please confirm the correct abbreviations, which can be used while responding the annexure 15.	The Bidders should use the following abbreviations for responding to Annexure 15: A - Available in the product without customization C - Will be provided with customization
707	145	Stage B2	Stage B2: Functional Specifications - Abbreviations - Full Form A - Available in the product without customization C - Will be provided with customization	There are differences in abbreviations, where page number 18 says A = Available & B = Customization and page no. 145 say A=Available & C = Customization. Please confirm the correct abbreviations, which can be used while responding the annexure 15.	The Bidders should use the following abbreviations for responding to Annexure 15: A - Available in the product without customization C - Will be provided with customization
708	56	16.5	16.5 - The successful bidder should procure and provide any tools and licenses required to support service discovery, service mesh, streaming / messaging etc.	a) Please elaborate on the business use case of this requirement. b) Please confirm if bidder is expected to implement a new Discovery tool to discover the infrastrucutre? If yes, which all assets need to be in scope of automated discovery. Please share the details.	a) The Service Mesh and Service discovery is required for Micro service communication and Streaming/ messaging is required to implement asynchronous communication. For Business use cases please refer RFP. B) Platform for Streaming and Messaging is not required. Bidder will however need to integrate with Streaming and Messaging solutions. Service Discovery and Service Mesh will need to be provided by the bidder. The solutions will need to be under OEM Support
709	67	26.1	26.1 - APM tool implementation is not in scope of this RFP. Only integration of Omni-channel digital banking platform with APM tool to measure above metrics from is in scope.	a) Please share the current APM tool name used in bank, that need to be integrated with proposed Digital Banking platform.	Please refer to corrigendum/addendum
710	61	19	19. Monitoring and Audit	a) We understand all the application monitoring capabilities or dashboards need to be enabled through current APM tool used in Bank. Please confirm. b) Is the bidder expected to take transition of APM tool from incumbent team, and provide the tool maintenance and BAU support as part of this project. Kindly confirm.	Bank has infrastructure monitoring tool, the Bidder to leverage the same.
711	63	21.9	21.9 - Proactively monitor digital banking platform infrastructure for availability, performance, latency etc. and ensure optimal performance per SLA		Bidder needs to integrate with the Bank's APM tool and ensure all logs captured /reports/ alerts/ issues from APM tool are responded and supported for the smooth functioning of the applications.
712	61	19	19. Monitoring and Audit	Please confirm if any infrastruture monitoring tools (hardware/server etc.) are already used in Bank, and can bidder leverage those tools?	Bank has infrastructure monitoring tool, the Bidder to leverage the same.

713	76	32.19	32.19 - Log ticket in internal helpdesk for Digital Banking Platform related issues through any of the following mode: Telephonic, Email, Ticketing Tool etc.	a) Which is the helpdesk tool currently used in bank. Please share the tool details. b) We understand the same ticketing/ITSM tool will be leveraged by digital banking support team to log/update tickets. Please confirm.	Bank will provide the log ticketing tool. Bidder may leverage the same.
714	98		System Availability (m) - The Successful Bidder shall provide, as part of monthly evaluation process, reports to verify the Successful Bidder's performance and compliance with the SLAs. Automated data capturing and reporting mechanism will be used for SLA reporting. The bank will leverage existing/future EMS tools to monitor and manage the Solution/IT Infrastructure.	a) Please share the list of existing EMS tools used in bank. b) Please confirm and elaborate the scope for bidder to also manage/support these existing EMS tools used in Bank.	Will be shared with successful bidder
715	180		Technical Specfications (8) - The platform should be capable to integrate with log aggregation tools like Appnomics HEAL, ELK etc., and application performance monitoring tools such as Appnomics HEAL, Newrelic, Dynatrace etc.,	Please share the exact list of tools currently used in bank, that need to be integrated with proposed digital banking platform in the initial implementation stage. Also share the use case of each of these required integrations.	Will be shared with successful bidder
716	183	Stage 4	Stage 4 - Presentation -- Application monitoring for the proposed solution	As APM tool is already available and bidder need to leverage the same, please confirm the expectations from bidder in the presentation stage w.r.t. Application Monitoring area.	Please refer to corrigendum/addendum
717	General		General Query	Please provide the monthly volumes for both Mobile & Internet Banking apps Account Lists and Details Customer Onboarding IMPS Transactions NEFT/RTGS UPI Transactions Bill Pay & Recharge- Credit card payments Marketplace Third party apps Corporate Banking transactions	Will be shared with successful bidder
718	General		General Query	Please mention the concurrent logins per minute for Internet and Mobile Banking apps	Will be shared with the successful bidder
719	65		Provide all necessary tools for testing like JMeter, Selenium, Cucumber, Appium etc. for user interface testing, functional testing, API testing and other testing scope	Can the team use open source tools mentioned for development of The Omni-channel Digital Banking Platform.	Bidder may use the Open source tools but it should be supported by OEM and Enterprise Grade
720	66	25.3	25.3 Use Agile methodology and DevSecOps for the implementation to ensure evolving requirements are incorporated in a live platform	What agile framework is expect to be leveraged?	Scrum
721	66	25.3	25.3 Use Agile methodology and DevSecOps for the implementation to ensure evolving requirements are incorporated in a live platform	What is total approximate number of users(developers, testers, automation egg etc.) on ALM tool.	Will be shared with successful bidder
722	66	25.3	25.3 Use Agile methodology and DevSecOps for the implementation to ensure evolving requirements are incorporated in a live platform	Whether the deployment is on prem or on cloud?	On Prem deployment
723	66	25.3	25.3 Use Agile methodology and DevSecOps for the implementation to ensure evolving requirements are incorporated in a live platform	Is there any existing tools being used by CBI which can be reused in context of ALM, Test management, defect management, CICD orchestration etc.	Bidder to bring CICD. ALM is not in scope of this RFP. Test Management and defect Management will be provided by the Bank.
724	77	32.27	32.27 Resolve defects by following ITSM process of reporting, tracking, and prioritizing, and entire SDLC for development, testing and deployment as required	Which ITSM tool is being currently used. Is there any expectation to have the integration between ITSM tool and ALM tool?	Details of ITSM will be shared with the successful bidder. ALM is not in the scope of this RFP
725	182		The platform should support NoSQL database like MongoDB etc., and SQL databases like Oracle, Postgres, MySQL etc.,	What are the DB details at source and target with version details What is the total number of tables in the Data migratoin scope What are the avg atributes per table Is there any unstructured data to be migrated.	Will be shared with the successful bidder
726	General		General query	Demo - Please provide more details on the hyper personalization features expected	Bidder to use in app analytics for Hyper-personalization which should be intuitive and intelligent, however Bidder should have the ability to integrate and consume the analytics provided by the Bank for Hyper-personalization.
727	General		General query	Does the Bank have MDM, Analytical models or campaign management that will provide data for hyper personalization for the bidder to consume? Could you give some examples	Bidder to use in app analytics for Hyper-personalization which should be intuitive and intelligent, however Bidder should have the ability to integrate and consume the analytics provided by the Bank for Hyper-personalization.
728	58	17	17	Please provide list of Security tools and technologies, which can be leveraged by Bidder?	Will be shared with successful bidder
729	58	17	17	Please provide list of security tools which needs to be integrated with proposed solution from Bidder	Will be shared with successful bidder
730	58	17	17	If Bidder is hosting the solution, what would be mandatory security tools and technologies ?	Solution will be hosted on Bank's premises on Bank provided infrastructure
731	58	17	17	All required tools for SAST and DAST will be provided by Bank.Please confirm.Please provide the frequency required.	SAST and DAST tool to be provided by the Bidder.
732	58	17	17	Is firewall managemnt required from bidder. If yes, then,	Bank will manage firewall
733	58	17	17	1. Kindly confirm to us the make/model of firewall at CBI which bidder needs to manage as a part of this engagement 2. Are the Firewalls in HA ? 3. Total number of Firewalls - Internal/Branch etc 4. How many number of Firewalls are in place at CBI 5. Please confirm the vendor name for firewall.	Bank will manage firewall
734	58	17	17	Request CBI to list out the activities expected from bidder to be performed on Firewall	Bank will manage firewall
735	58	17	17	Kindly confirm if SIEM solution needs to be managed and supported by bidder.	Bank will manage SIEM
736	58	17	17	Please share the architecture of your existing SIEM tool e.g. no of event forwarders, agents, collectors and centralised management console	Will be shared with the successful bidder if required

737	58	17	17	Kindly help us with total number of EPS(Event Per Second) usage ? For example 1000 EPS/2000 EPS/2500 EPS etc?	Will be shared with the successful bidder if required
738	58	17	17	How many log sources are currently being integrated with SIEM solution	Will be shared with the successful bidder if required
739	58	17	17	Please provide the breakdown for the devices which help us in calculating EPS if EPS usage is not available? For example count of each Firewalls,Servers,Routers etc	Will be shared with the successful bidder if required
740	58	17	17	Please let us know the if any tool used for Threat Intellegence Feeds	Will be shared with the successful bidder if required
741	58	17	17	Please let us know as per below example : 3 months Online / 6 months Offline or any other requirement?	Will be shared with the successful bidder if required
742	58	17	17	Please let us know ballpark count for each below either for the last 6 months or monthly or quarterly No of Montly Avg. Incidents - No of Critical Incidents - No of High incidents- No of Medium incidents -	Will be shared with the successful bidder if required
743	58	17	17	HSM is already available with CBI for key storage?	HSM will be provided by the Bank.
744	58	17	17	Whether tokinization/masking required for PII/Sensitive data or already have?	The PII / Sensitive data is to be masked as per Regulatory and Government guidelines
745	58	17	17	Encryption and/Or Digital Signing of file expected for file upload?	Yes, required.
746	58	17	17	Please help us with the existing vendor name for SIEM	Will be shared with the successful bidder
747	58	17	17	Please mention the scanning frequency for: Dynamic Security Assessment (DAST) = (Monthly/Quarterly/Halfyearly/Annually) Static Code Review (SAST) = (Monthly/Quarterly/Halfyearly/Annually)"	SAST should be embedded as part of the CI/CD pipeline and should run for every build. DAST is expected to be done on a monthly basis.
748	58	17	17	What is the scope of Application assessment? 1. Application Vulnerability Assessment and/or Penetration Testing? 2. Secure code review? 3. DAST? 4. SAST?"	Quarterly VAPT will be carried out by the Bank. If bidder shares the Source code same will be reviewed by the Bank. In case Bidder is not able to share the Source code Bidder will have to do the code review at their own cost. SAST should be embedded as part of the CI/CD pipeline and should run for every build. DAST is expected to be done on a monthly basis.
749	58	17	17	Please clarify, is the Infrastructure Vulnerability Assessment in security scope? If yes, please provide for the breakup up of the various infrastructure elements in scope :- # servers = ? # switches =? # network elements =? # any other = ? Please also provide for the frequency of infrastructure vulnerability assessments as well viz. (Monthly/Quarterly/Half yearly/Annually)	Infrastructure Vulnerability Assessment is not in bidders scope.
750	58	17	17	Can we leverage VAPT tools deployed in current evironment for conducting VAPT assessment. If yes, please share details on tools.	Bank will do the quarterly VAPT.
751	58	17	17	What is the frequecy of VAPT per annum ? What is the count of devices to be consider for VAPT ?	Quarterly VAPT will be conducted by the Bank or Bank appointed agency. Bidder to coordinate with the Bank's team and close the observations.
752	58	17	17	Please share the volumetric for VAPT. 1) No of IP's for VA 2) No of public IP's for PT 3) No of applications for VA	Will be shared with the successful bidder
753	58	17	17	Is Penetration testing is also in scope? if yes, please provide below details 1. Frequency 2. Number of Ips to be cconsidered for PT 3. PT tool details, can we leverage same	Quarterly VAPT will be conducted by the Bank or Bank appointed agency. Bidder to coordinate with the Bank's team and close the observations.
754	58	17	17	What are the application landscape? Also please provide the number of business critical applications. Number of Web Applications Number of Mobile Applications Number of Web APIs Number of Others (if any, please specify the type of applications e.g.. ERP/COTS etc)	Will be shared with the successful bidder
755	58	17	17	Is PIM under security scope? If yes, please share the responsibilities to be expected by the bidder.	PIM access will be provided by the Bank
756	58	17	17	What is the security scope expected from the bidder	Please refer RFP Scope
757	58	17	17	Please specify if the resources delivery will be shared or dedicated?	Dedicated resources
758	58	17	17	Does bidder need the support from on-site or off-shore?	The Support and maintenance will done by the Bidders resources be on-site from Bank's premises
759	58	17	17	On an overall kindly help us with SLA to be considered for security incidents for P1/P2/P3/P4.	Provided in RFP as Severity 1,2,3 and 4
760	25	13.39	13.39 Provide multi-lingual feature supporting English, Hindi, Punjabi, Gujarati, Marathi, Odia, Bengali, Assamese, Tamil, Telugu, Kannada, Malayalam, and other languages without requiring additional customization	please confirm which are the languages are Primary and which are secondary	Will be shared with the successful bidder
761	24	13.31.3	13.31.3 Provide compatibility with all leading mobile phones and tablets, and provide responsive designs across various screen sizes including Sim binding Provide compatibility with all live/supported versions of PC operating systems including Mac OSX, Windows, Linux etc. and leading browsers including Chrome, Safari, Firefox, IE, Edge etc.	What are the current OS versions, form factors (Phone or tablet or both) and screen orientations need to be supported by the apps? (iPhone, iPad, Android and tablet)	The Bidder to ensure compatibility with all leading mobile phones and tablets, and provide responsive designs across various screen sizes including Sim binding Provide compatibility with all live/supported versions of PC operating systems including Mac OSX, Windows, Linux etc. and leading browsers including Chrome, Safari, Firefox, IE, Edge etc.

762	55	16	16 Each microservice should allow deployment as-is on premise, private cloud, or public cloud without design changes	Does CBI have any suggestion/ preference on any cloud provider	CBI does not have a cloud preference /suggestion. The platform is expected to be ready for cloud deployment in future
763	64	23	23 Testing	What is the approach for testing the apps – Manual or Automatic? If Automatic, what are the tools/ frameworks in use for the existing app?	The Testings should be Automated. Bidder to bring in Best Testing Practices as per industry standard along with the required tools
764	64	23	23 Testing	what are app stability and performance monitoring tools that are in use by CBI ?	Please refer to corrigendum/addendum
765	65	23.4	23.4 Provide all necessary tools for testing like JMeter, Selenium, Cucumber, Appium etc. for user interface testing, functional testing, API testing and other testing scope	Can the bank clarify for what Appium is being used for ? Is it for both functional and API testing ? Is it only for the mobile applications ? Also the same query for Jmeter	Bidder to provide all the necessary tools to cover the RFP scope
766	64	23	23 Testing	Which are the Device-OS-Browser combinations that needs to be tested with?	Popular Frontends across different platforms should be supported, e.g., • Apps: Android and iOS, with sufficient backward compatibility to support devices and versions being used by current and projected customer base, while adhering to our security requirements. Bidder should analyze and propose if the App needs to be created for any other platform, depending on the market adoption. • Web: the web version should run smoothly with consistent performance across different Browsers (like Chrome, IE, Edge, Safari, Mozilla-Firefox etc.) and OS (Windows, Mac, Linux etc.)
767	146	Stage B2	Stage B2: Functional Specifications	Please share the priority mapping (high, medium, low) for the general features grouped as part of MVP phases along with Integrations as mentioned as part of the RFP	Bidder to adhere to the Phasing mentioned in the RFP and the corrigendum/addendum
768	181	22	22. Platform uses DevSecOps practices for CI/CD, release management, code quality, SAST, DAST, code coverage checks etc. Should support CI/CD using tools like Jenkins etc.,	Regarding DevSecOps - CI/ CD, please clarify if any tools are already existing in the bank and can be leveraged?	Bidder to bring in all the necessary tools required for DevSecOps and CI/CD.
769			Devsecops	Is CBI expecting devsecops for complete automation by integrating security testing tools in build servers?	Yes
770			Devsecops	What % of applications are currently on the CI/CD/DevOps pipeline	Will be shared with the successful bidder if required
771			General question	Are integrated (E2E) test environments available?	Bidder to setup the necessary test environments
772			General question	Are all external interfaces (or stubs) available for testing or will we need to create those stubs? Do you use any Service Virtualization tool currently	Bidder to setup the necessary test environments
773			General question	How is Test Data currently managed? Is there any tooling / automation in place that can be leveraged?	Will be shared with the successful bidder if required
774			General question	What is the frequency of Prod data refresh? If any data masking is currently done, what tool is used and is the masking logic uniform across environments?	Will be shared with the successful bidder if required
775			General question	Does CBI have any Manual / Automated Regression Suite from the existing impacted landscape (channels in scope) which can be reused? What is the Automation coverage % ?	Bidder to bring in the Regression Suite for the testing
776			General question	Are there any other reusable test artefacts and assets (e.g. test scenarios, test cases, etc.) which can be reused What is the count of test cases, tesct scenarions if that is available across channels	Bidder to setup all the test scenarios and cases in coordination with the Bank team.
777			General question	What are the testing metrics which are presently being tracked? Is there any metrics consolidation process/ tools currently in place?	Will be shared with the successful bidder if required
778			General question	What is the current team size of the performance, security and testing team currently in CBI	Will be shared with the successful bidder if required
779			General question	Considering the User volumes given for mobile app channel and Internet banking web channel and the mention of JMeter Tool that can be leveraged for performance testing, do we have distributed Load Generator machines and Controller(Master and Slave machines) in place. If yes, can they be leveraged	Will be shared with the successful bidder if required
780			General question	Will CBI be providing the Mobile device for NFT testing or should be included as BOM.	Bidder to bring all the necessary testing devices
781			Security Testing	Have security testing performed earlier in all the channels of web & mobile apps? If so, any critical vulnerabilities identified and fixed	Will be shared with the successful bidder if required
782	93	44.1	44.1 Payment Term 8. Licenses for OS, DB and Any other component	Payment for all the Software License or any other bought out component other than the Digital Banking Platform should be 100% on Delivery of the SW. Payment for each year AMC or Subscription Fee shall also be at the start of the AMC/Subscription period.	Please refer to corrigendum/addendum
783	93	31.1	44.1 Payment Term 4. Onsite resource charges for Facility Management 9. Annual Technical Support (ATS) Charges	Payment Quarterly in Advance only	No change . RFP requirement remains same
784	15	8	8. Performance Bank Guarantee (PBG) The Bank shall also be entitled to make recoveries from the Successful Bidder's bills or any other amount due, the equivalent value of any payment made to the successful bidder by the bank due to inadvertence, error, collusion, misconstruction, or misstatement.	8. Performance Bank Guarantee (PBG)	No change. RFP requirement remains same

785	20	10	10. Normalization of Bids The Bank may go through a process of technical and/ or commercial evaluation and normalization of the bids to the extent possible and feasible to ensure that Bidders are more or less on the same technical ground. After the normalization process, if the Bank feels that any of the bids need to be normalized and that such normalization has a bearing on the commercial bid; the Bank may at its discretion ask all the technically shortlisted Bidders to resubmit the updated technical and commercial bids once again for scrutiny. The Bank can repeat this normalization process at every stage of technical submission till the Bank is reasonably satisfied. The Bidders agree that they have no reservation or objection to the normalization process and all the technically short-listed bidders will, by responding to this detailed document, agree to participate in the normalization process and extend their co-operation to the Bank during this process. The Bidders, by submitting the response to this detailed document, agree to the process and conditions of the normalization process. Any non-compliance to the normalization process may result in disqualification of the concerned Bidder. Bank may call for any clarifications/ additional particulars required, if any, on the technical/ commercial bids submitted. The Bidder has to submit the clarifications/ additional particulars in writing within the specified date and time. The Bidder's offer may be disqualified, if the clarifications/ additional particulars sought are not submitted within the specified date and time. Bank reserves the right to call for presentation(s), product demo/walkthroughs, on the features of the solution offered etc., from the bidders based on the technical bids submitted by them. Central Bank of India also reserves the right to conduct reference site visits at the Bidder's client sites. Based upon the final technical scoring, short listing would be made of the eligible bidders for final commercial bidding.	10. Normalization of Bids The Bank may go through a process of technical and/ or commercial evaluation and normalization of the bids to the extent possible and feasible to ensure that Bidders are more or less on the same technical ground. After the normalization process, if the Bank feels that any of the bids need to be normalized and that such normalization has a bearing on the commercial bid; the Bank may at its discretion ask all the technically shortlisted Bidders to resubmit the updated technical and commercial bids once again for scrutiny. The Bank can repeat this normalization process at every stage of technical submission till the Bank is reasonably satisfied. The Bidders agree that they have no reservation or objection to the normalization process and all the technically short-listed bidders will, by responding to this detailed document, agree to participate in the normalization process and extend their co-operation to the Bank during this process. The Bidders, by submitting the response to this detailed document, agree to the process and conditions of the normalization process. Any non-compliance to the normalization process may result in disqualification of the concerned Bidder from the bidding process. Bank may call for any clarifications/ additional particulars required, if any, on the technical/ commercial bids submitted. The Bidder has to submit the clarifications/ additional particulars in writing within the specified date and time. The Bidder's offer may be disqualified, if the clarifications/ additional particulars sought are not submitted within the specified date and time. Bank reserves the right to call for presentation(s), product demo/walkthroughs, on the features of the solution offered etc., from the bidders based on the technical bids submitted by them. Central Bank of India also reserves the right to conduct reference site visits at the Bidder's client sites. Based upon the final technical scoring, short listing would be made of the eligible bidders for final commercial bidding.	No change. RFP requirement remains same
786	22	18	13. Core Requirements 13.5 Provide digital journeys across channels (start in one and continue on another) with consistent and seamless experience across all touchpoints 13.16 Integrate seamlessly with Bank's existing Core Banking System (TCS BaNCS) and any new Core Banking System which the bank selects 13.18 Integrate seamlessly with Bank's existing digital LOS and any new digital lending platform which the bank selects 13.21 Integrate with other required systems like middleware (IBM IIB, CP4I/ACE), API gateway etc. 13.22 Integrate with new platforms like (but not limited to) integration platform, payment layer, third party onboarding, aggregation platforms etc. which are introduced as part of the ongoing technology transformation using APIs, SDK, APK integration etc. 13.23 Integrate with new APIs which are created across systems like CBS, payment layer, API management layer etc. as part of ongoing technology transformation 13.24 Integrate with existing and new systems together during migration phase as part of ongoing technology transformation without accumulating technical debt 13.30 The successful bidder should ensure the compatibility of solution provided for all the impending updates / upgrades of various mobile platforms (Application, Database and operating systems) without any additional cost to Bank 13.31 Bidder should also ensure the availability of solution for any new mobile platform or operating system upgrade/update within one month from the date of its launch without any additional cost to Bank 13.31.5 The successful bidder should ensure the compatibility of solution provided for all the updates / upgrades of various operating systems and browsers within one month from the date of its launch without any additional cost to Bank	13. Core Requirements 13.5 Provide digital journeys across channels (start in one and continue on another) with consistent experience across all touchpoints 13.16 Integrate with Bank's existing Core Banking System (TCS BaNCS) and any new Core Banking System which the bank selects 13.18 Integrate with Bank's existing digital LOS and any new digital lending platform which the bank selects 13.21 Integrate with other required systems like middleware (IBM IIB, CP4I/ACE), API gateway etc. 13.22 Integrate with new platforms like (but not limited to) integration platform, payment layer, third party onboarding, aggregation platforms etc. which are introduced as part of the ongoing technology transformation using APIs, SDK, APK integration etc. 13.23 Integrate with new APIs which are created across systems like CBS, payment layer, API management layer etc. as part of ongoing technology transformation 13.24 Integrate with existing and new systems together during migration phase as part of ongoing technology transformation without accumulating technical debt 13.30 The successful bidder should ensure the compatibility of solution provided for all the impending updates / upgrades of various mobile platforms (Application, Database and operating systems) on mutually agreed terms. 13.31 Bidder should also ensure the availability of solution for any new mobile platform or operating system upgrade/update within one month from the date of its launch, on mutually agreed terms. 13.31.5 The successful bidder should ensure the compatibility of solution provided for all the updates / upgrades of various operating systems and browsers within one month from the date of its launch, on mutually agreed terms.	No change. RFP requirement remains same
787	57	16.2	16.20 Guarantee 99.99% availability for the proposed solution		No change. RFP requirement remains same
788	63	21.7.4	21.7.4. In the event the sizing proposed by the Bidder does not meet the performance / service levels of the Bank, the Bidder will at their cost carry out the necessary upgrades / replacements. The Bank has the right to deduct / recover from the bidder the required additional expenses which Bank may incur on account of such upgrades / replacement	21.7.4. In the event the sizing proposed by the Bidder does not meet the performance / service levels of the Bank, the Bidder will at their cost carry out the necessary upgrades / replacements, if the Bidder does not provide necessary upgrades and replacements within reasonable time. The Bank has the right to deduct / recover from the bidder the required additional expenses at actuals, which Bank may incur on account of such upgrades / replacement	No change. RFP requirement remains same
789	65	23.17	23.17 Ensure customization or further build of the platform, if required based on the UAT observations, must be done by the bidder at no additional cost to the Bank	23.17 Ensure customization or further build of the platform, if required based on the UAT observations, must be done by the bidder on mutually agreed terms.	No change . RFP requirement remains
790	70	27.10 27.11	27.10 Any modifications in the above-mentioned documentation during upgrades, patching, customizations etc. should be supplied by the bidder to the Bank, free of cost in timely manner. 27.11 All documentation should be uploaded to Bank's centralized document repository, and accessible to all Bank stakeholders and team members at all times	27.10 Any modifications in the above-mentioned documentation during upgrades, patching, customizations etc. should be supplied by the bidder to the Bank, on a mutually agreed cost in timely manner. 27.11 All documentation should be uploaded to Bank's centralized document repository, and accessible to all Bank stakeholders and team members at all times	No change . RFP requirement remains

791	72	30	30. Enterprise Licensing 30.1 The digital banking platform should follow enterprise-wide perpetual licenses for all modules offered without any constraint like number of users, transactions, APIs, screens, delivery channels, devices, branches etc. 30.2 License for the digital banking platform should cover all installations like primary site, DR, other environments like Development, UAT, Sandbox etc. based on Bank's requirements without limitations on number of users, transactions, servers, usage, integrations etc. 30.3 All software envisaged is required to be on-premises software licensed to Bank The successful bidder must: 30.4 Provide licensing policy to the Bank covering the platform, solution, hardware, software, or any other component supplied as part of this RFP 30.5 Ensure the software supplied must be the latest version of the software supplied by the OEM. Beta versions of any software shall not be accepted 30.6 Consider the disaster recovery environment while proposing the software licenses 30.7 Offer technical and functional support of the service for contract tenure post implementation of solution 30.8 Provide complete functional and technical solution for any new platform, model, and OS upgrade within thirty days of launch in India without any extra cost 30.9 Ensure digital banking platform along with final customization should be VAPT certified at no extra cost to Bank 30.10 Ensure support contract for the solution should include all regulatory (RBI, NABARD, NPCI, IBA, IDRBT, CIBIL etc.) global or country wide or state-wide updates, cyber security framework updates etc. free of cost during the tenure of contract 30.11 Ensure support contract for the solution should include program updates, patches, fixes, and critical security alerts as required	30. Enterprise Licensing 30.1 The digital banking platform should follow enterprise-widel licenses for all modules offered without any constraint like number of users, transactions, APIs, screens, delivery channels, devices, branches etc. 30.2 License for the digital banking platform should cover all installations like primary site, DR, other environments like Development, UAT, Sandbox etc. based on Bank's requirements without limitations on number of users, transactions, servers, usage, integrations etc. 30.3 All software envisaged is required to be on-premises software licensed to Bank The successful bidder must: 30.4 Provide licensing policy to the Bank covering the platform, solution, hardware, software, or any other component supplied as part of this RFP 30.5 Ensure the software supplied must be the latest version of the software supplied by the OEM. Beta versions of any software shall not be accepted 30.6 Consider the disaster recovery environment while proposing the software licenses 30.7 Offer technical and functional support of the service for contract tenure post implementation of solution 30.8 Provide complete functional and technical solution for any new platform, model, and OS upgrade within thirty days of launch in India on mutually agreed terms. 30.9 Ensure digital banking platform along with final customization should be VAPT certified. 30.10 Ensure support contract for the solution should include all regulatory (RBI, NABARD, NPCI, IBA, IDRBT, CIBIL etc.) global or country wide or state-wide updates, cyber security framework updates etc. on mutually agreed terms during the tenure of contract 30.11 Ensure support contract for the solution should include program updates, patches, fixes, and critical security alerts as required	No change . RFP requirement remains
792	73	31	31. Warranty and AMC 31.4 The warranty and AMC of the software shall include all version upgrade, patches/fixes, upgrades, compliance of mandates (legal guidelines of GOI as per Gazette of India, regulatory authorities, RBI, NPCI, etc.) and maintenance support, troubleshooting, performance fine tuning, problem resolution for the OS, database, middleware, and the application software for total solution provided by the BIDDER. 31.9 Warranty and AMC shall cover, inter alia, free provision of such spares, parts, kits, software upgrades as and when necessary to ensure that the Equipment's function in a trouble-free manner. The BIDDER shall correct any faults and failures in the Equipment's and shall repair and replace worn out defective parts of the Equipment's on 24x7 basis. In cases where unserviceable parts of the Equipment need replacement on account of product malfunction caused by circumstances not attributable to the Bank, the BIDDER shall replace such parts at no extra cost to Bank with new parts or those equivalent to new parts in performance without any downtime on this account. 31.10 If any software goes out of support/ End of life/ sunset during the warranty/ AMC period, the same would be replaced by the next version of software/hardware without any cost to the Bank. Also, hardware/software replacements shall be done in a planned manner to ensure that no downtime is required on this account. 31.12 If the BIDDER, having been notified, fails to remedy the defect(s) within a reasonable period as per the terms and conditions of this RFP, the Bank may proceed to take such remedial action as may be necessary at the BIDDERS's risk and expense and without prejudice to any other rights, which the Bank may have against the BIDDER under the contract.	31.4 The warranty and AMC of the software shall include all version upgrade, patches/fixes, updates, compliance of mandates (legal guidelines of GOI as per Gazette of India, regulatory authorities, RBI, NPCI, etc.) and maintenance support, troubleshooting, performance fine tuning, problem resolution for the OS, database, middleware, and the application software for total solution provided by the BIDDER, on mutually agreed terms. 31.9 Warranty shall cover, inter alia, free provision of such spares, parts, kits, software version upgrades as and when necessary to ensure that the Equipment's function in a trouble-free manner. The BIDDER shall correct any faults and failures in the Equipment's and shall repair and replace worn out defective parts of the Equipment's on 24x7 basis. In cases where unserviceable parts of the Equipment need replacement on account of product malfunction caused by circumstances not attributable to the Bank, the BIDDER shall replace such parts at no extra cost to Bank with new parts or those equivalent to new parts in performance without any downtime on this account. 31.10 If any software goes out of support/ End of life/ sunset during the warranty, the same would be replaced by the next version of software/hardware without any cost to the Bank. Also, hardware/software replacements shall be done in a planned manner to ensure that no downtime is required on this account. 31.12 If the BIDDER, having been notified, fails to remedy the defect(s) within a reasonable period as per the terms and conditions of this RFP, provided the defects are due to reasons solely and entirely attributable to Bidder; the Bank may proceed to take such remedial action as may be necessary at the BIDDERS's risk and expense and without prejudice to any other rights, which the Bank may have against the BIDDER under the contract. 31.13 The BIDDER warrants that all the software supplied by the BIDDER is licensed and legally	No change. RFP requirement remains same
793	75	32.9 32.9.4	32.9 Resource Deployment 32.9.4 The deputed persons have to maintain the utmost secrecy & confidentiality of the bank's data including process performed at the Bank premises. At any time, if it comes to the notice of the bank that data has been compromised/ disclosed/ misused/ misappropriated then bank would take suitable action as deemed fit and selected vendor would be required to fully compensate the bank of loss incurred by the bank.	32.9.4 The deputed persons have to maintain the utmost secrecy & confidentiality of the bank's data including process performed at the Bank premises. At any time, if it comes to the notice of the bank that data has been compromised/ disclosed/ misused/ misappropriated then bank would take suitable action as deemed fit.	No change . RFP requirement remains
794	75	32.1	32.10 Ensure that the onsite resources should coordinate with bank's teams, perform testing, support, monitoring, implementation, integration, troubleshooting, reporting, RCA reports, day to day MIS reports, regulatory reports, audit compliance, any other statutory compliance, patch Installation (OS, DB, App, Software) fixes, analytics, fraud risk/rule management & monitoring, access management, performance tuning, operating system upgrade, software upgrade, hardware upgrade, end of life/license expiration monitoring, deployment of fixes for CVEs, conduct DR Drill, backup/restore. These activities are an indicative gist of activities which may increase depending upon the requirement of the Digital Banking Platform Ecosystem and should come at no extra cost to the Bank	32.10 Ensure that the onsite resources should coordinate with bank's teams, perform testing, support, monitoring, implementation, integration, troubleshooting, reporting, RCA reports, day to day MIS reports, regulatory reports, audit compliance, any other statutory compliance, patch Installation (OS, DB, App, Software) fixes, analytics, fraud risk/rule management & monitoring, access management, performance tuning, operating system upgrade, software upgrade, hardware upgrade, end of life/license expiration monitoring, deployment of fixes for CVEs, conduct DR Drill, backup/restore. These activities are an indicative gist of activities which may increase depending upon the requirement of the Digital Banking Platform Ecosystem and should be on mutually agreed terms.	No change . RFP requirement remains
795	77	32.26	32.26 Perform system administration activities including access management, patching, deployment of fixes for security vulnerabilities, monitoring for end of life for software used in the solution and upgrade, performance optimization, backup, restoration, re-deployment of software post hardware upgrade etc. and any other required activity at no extra cost to the Bank	32.26 Perform system administration activities including access management, patching, deployment of fixes for security vulnerabilities, monitoring for end of life for software used in the solution and upgrade, performance optimization, backup, restoration, re-deployment of software post hardware upgrade etc. and any other required activity on mutually agreed terms.	No change . RFP requirement remains
796	77	32.28	32.28 Provide all minor and major version upgrades during the period of contract at no extra cost to the Bank	32.28 Provide all minor and major version upgrades during the period of contract on mutually agreed terms.	No change . RFP requirement remains

797	78	33. 33.6	33. Mandatory Training/Knowledge Transfer 33.6 Training material to be provided to all the trainees (including support vendor, if any) with illustrations of scenarios, required actions, possible support features etc.	33.6 Training material (maximum 2 hard copies and extra in electronic form only) to be provided to all the trainees (including support vendor, if any) with illustrations of scenarios, required actions, possible support features etc.	No change . RFP requirement remains same
798	79	34	34. Project Timeline Delivery and installation of all the related software items offered including (Application, Database, OS etc.) licenses along with object files, source code etc. Installation of all the software items with latest version and patches.	Delivery and installation of all the related software items offered including (Application, Database, OS etc.) licenses along with object files. Installation of all the software items with latest version and patches.	Revised Clause: "Delivery and installation of all the related software items offered including (Application, Database, OS etc.) licenses along with object files etc. Installation of all the software items with latest version and patches."
799	81	36	36. Maintenance Support The Bidder must provide uninterrupted availability of the system and ensure that the problem is resolved within the time schedule as prescribed in the Service Level Agreement (SLA). Maintenance support will also include installation of system updates and upgrades, providing corresponding updated manuals, and follow-up user training. During the AMC period, all upgrades should be free. All regulatory / statutory changes should be done without any additional cost to the Bank.	The Bidder must provide uninterrupted availability of the system and ensure that the problem is resolved within the time schedule as prescribed in the Service Level Agreement (SLA). Maintenance support will also include installation of system updates providing corresponding updated manuals, and follow-up user training. During the AMC period, all upgrades and regulatory / statutory changesshall be done on mutually agreed terms. .	No change. RFP requirement remains same
800	81	37	37. Liquidated damage Penalty: The successful bidder shall agree to the penalties structure in accordance with the following: The Liquidated Damages (LD) shall be 1 % of amount for services or goods which have been delayed for each week or part thereof for delay until actual delivery or performance. However, the total amount of Liquidated Damages deducted will be pegged at 10% of the Total contract value (TCV). Once the maximum is reached, the Bank may consider termination of the contract and other penal measure will be taken like forfeiture of EMD, Foreclosure of BG etc.	Penalty: The successful bidder shall agree to the penalties structure in accordance with the following: The Liquidated Damages (LD) shall be 1 % of amount for services or goods which have been delayed for each week or part thereof for delay until actual delivery or performance. However, the total amount of Liquidated Damages deducted will be pegged at 5% of the value of the delayed services or goods, provided the reasons for delay is solely and entirely attributable to Bidder.. Once the maximum is reached, the Bank may consider termination of the contract and other penal measure will be taken like forfeiture of EMD, Foreclosure of BG etc.	No change. RFP requirement remains same
801	82	39	39. Monitoring & Audit Compliance with security best practices may be monitored by periodic computer security audits / /Information Security Audits/Statutory and Regulatory audit performed by or on behalf of the Bank. The periodicity of these audits will be decided at the discretion of the Bank. These audits may include, but are not limited to, a review of: access and authorization procedures, source code review, backup and recovery procedures, network security controls and program change controls. The successful bidder must provide the Bank access to various monitoring and performance measurement systems. The successful bidder must remedy all discrepancies observed by the auditors at no additional cost to the bank. For service level measurement, as defined in SLA, data recording is to be captured by the industry standard tools implemented by the Successful bidder. These tools should be a part of the proposed solution.	Compliance with security best practices may be monitored by periodic computer security audits / /Information Security Audits/Statutory and Regulatory audit performed by or on behalf of the Bank. The periodicity of these audits will be decided at the discretion of the Bank. These audits may include, but are not limited to, a review of: access and authorization procedures, backup and recovery procedures, network security controls and program change controls. The successful bidder must provide the Bank access to various monitoring and performance measurement systems. The successful bidder must remedy all discrepancies observed by the auditors on mutually agreed terms. . For service level measurement, as defined in SLA, data recording is to be captured by the industry standard tools implemented by the Successful bidder. These tools should be a part of the proposed solution. The said audit shall be upon Bank's reasonable prior written notice to Bidder and at Bank's cost, subject to Bidder confidentiality obligations and security instructions and shall be relating to the services (except commercial/financials) rendered under the contract. The Audits will take place during Bidder's regular business hours, and the auditor will use commercially reasonable efforts to avoid disrupting Bidder's operations. Bank shall endeavor that the auditor is not a competitor of the Bidder.	No change. RFP requirement remains same
	90	42	42. Commercial Offers c. In case there is a variation between numbers and words, the value mentioned in words would be considered. The Bidder is expected to quote unit price in Indian Rupees (without decimal places) for all components and services on a fixed price basis, as per the commercial Bid inclusive of all costs. GST (Goods and Services Taxes) shall be payable as per applicable structure laid down under GST Law. The Bank will not pay any other taxes, cost, or charges. The price would be inclusive of all applicable taxes under the Indian law like customs duty, freight, forwarding, insurance, delivery, etc. but exclusive of only applicable GST, which shall be paid/ reimbursed on actual basis on production of bills with GSTIN. Any increase in GST will be paid in actuals by the Bank or any new tax introduced by the government will also be paid by the Bank. The entire benefits/ advantages, arising out of fall in prices, taxes, duties, or any other reason, must be passed on to Bank. The price quoted by the Bidder should not change due to exchange rate fluctuations, inflation, market conditions, and increase in custom duty. The Bank will not pay any out-of-pocket expense. The Selected Bidder will be entirely responsible for license fee, road permits, NMMC cess, LBT, Octroi, insurance etc. in connection with the delivery of products at site advised by the Bank including incidental services and commissioning. Payment of Octroi, entry-tax, etc., alone, if applicable, will be made at actuals, on production of suitable evidence of payment by the Bidder.	42. Commercial Offers c. In case there is a variation between numbers and words, the value mentioned in words would be considered. The Bidder is expected to quote unit price in Indian Rupees (without decimal places) for all components and services on a fixed price basis, as per the commercial Bid inclusive of all costs. GST (Goods and Services Taxes) shall be payable as per applicable structure laid down under GST Law. The Bank will not pay any other taxes, cost, or charges. The price would be inclusive of all applicable taxes under the Indian law like customs duty, freight, forwarding, insurance, delivery, etc. but exclusive of only applicable GST, which shall be paid/ reimbursed on actual basis on production of bills with GSTIN. Any increase in GST will be paid in actuals by the Bank or any new tax introduced by the government will also be paid by the Bank. The entire benefits/ advantages, arising out of fall in prices, taxes, duties, or any other reason, must be passed on to Bank. The price quoted by the Bidder should not change due to exchange rate fluctuations, inflation, market conditions, and increase in custom duty. The Bank will not pay any out-of-pocket expense, unless agreed otherwise. The Selected Bidder will be entirely responsible for license fee, road permits, NMMC cess, LBT, Octroi, insurance etc. in connection with the delivery of products at site advised by the Bank including incidental services and commissioning. Payment of Octroi, entry-tax, etc., alone, if applicable, will be made at actuals, on production of suitable evidence of payment by the Bidder.	No change. RFP requirement remains same

803	91	44.1	44. General Terms 44.1. Payment Terms The Bidder must accept the payment terms proposed by the Bank. The commercial submitted by the Bidder must be in conformity with the payment terms proposed by the Bank. Any deviation from the proposed payment terms would not be accepted. The Bank shall have the right to withhold any payment due to the bidder, in case of delays or defaults on the part of the bidder. Such withholding of payment shall not amount to a default on the part of the Bank. If any of the items / activities as mentioned in the price bid is not taken up by the bank during the assignment, the bank will not pay the professional fees quoted by the bidder in the price bid against such activity / item.	The Bidder must accept the payment terms proposed by the Bank. The commercial submitted by the Bidder must be in conformity with the payment terms proposed by the Bank. Any deviation from the proposed payment terms , unless agreed otherwise, would not be accepted. The Bank shall have the right to withhold, by prior reasonable written notification to Bidder, any payment due to the bidder, in case of delays or defaults on the part of the bidder. Such withholding of payment shall not amount to a default on the part of the Bank. If any of the items / activities as mentioned in the price bid is not taken up by the bank during the assignment, the bank will not pay the professional fees quoted by the bidder in the price bid against such activity / item.	No change. RFP requirement remains same
804	93	44.1	44.1. Payment Terms ii. Warranty/ATS: The Bank shall have the right to withhold any payment due to the successful bidder, in case of delays or defaults on the part of the successful bidder. Such withholding of payment shall not amount to a default on the part of the Bank. If any of the items/ activities as mentioned in functional specifications as part of technical bid is not taken up by the bank during respective Phases, the successful bidder to provide the functionality at later point of time without any additional cost to the Bank.	The Bank shall have the right to withhold, with prior reasonable written notification to Bidder any payment due to the successful bidder, in case of delays or defaults on the part of the successful bidder. Such withholding of payment shall not amount to a default on the part of the Bank. If any of the items/ activities as mentioned in functional specifications as part of technical bid is not taken up by the bank during respective Phases, the successful bidder to provide the functionality at later point of time without any additional cost to the Bank.	No change. RFP requirement remains same
805	94	44.1	44.1. Payment Terms iii. Change Requests / Enhancements in the Application: a. Any major and minor version upgrades for the proposed solution should be provided without any cost to the bank during the contract period. A minor version is a small incremental version / patching provided by the OEM of the implemented software and does not call for any additional module or licenses. It comes as per the product release plans of the OEM and to be covered under ATS. b. Any implementation forming part of statutory/ regulatory changes as required under the directives of Government of India (GOI), Reserve Bank of India (RBI) etc. should be carried out without any cost to the Bank. c. Any version upgrades for the proposed solution should be provided without any cost to the bank during the contract period. d. Successful bidder must extend ATS, onsite support and all other related services to the bank for the next 3 years (from year 8 to year 10) at Banks discretion at mutually agreed rates between the successful bidder and Bank, with a cost escalation of not more than 10% of the cost quoted for the contract period. There shall be no escalation in the prices once the prices are fixed and agreed to by the Bank and the bidder. Payment will be release by CO, as per above payment terms on submission of delivery challan and installation report. The Bank will pay of undisputed invoices. Any dispute regarding the invoice will be communicated to the selected bidder within 30 days from the date of receipt of the invoice. After the dispute is resolved Bank shall make payment. The required documents to be provided along with original invoice. Original delivery	a. Any major and minor version upgrades for the proposed solution should be provided on a mutually agreed cost to the bank during the contract period. Unless agreed otherwise, a minor version is a small incremental version / patching provided by the OEM of the implemented software and does not call for any additional module or licenses. It comes as per the product release plans of the OEM and to be covered under ATS. b. Any implementation forming part of statutory/ regulatory changes as required under the directives of Government of India (GOI), Reserve Bank of India (RBI) etc. should be carried out on mutually agreed cost to the Bank. c. Any version upgrades for the proposed solution should be provided on a mutually agreed cost to the bank during the contract period. d. Successful bidder must extend ATS, onsite support and all other related services to the bank for the next 3 years (from year 8 to year 10) at Banks discretion at mutually agreed rates between the successful bidder and Bank, with a cost escalation of not more than 10% of the cost quoted for the contract period. There shall be no escalation in the prices once the prices are fixed and agreed to by the Bank and the bidder. Payment will be release by CO, as per above payment terms on submission of delivery challan and installation report. The Bank will pay of undisputed invoices within thirty (30) days following its receipt of the invoice. Any dispute regarding the invoice will be communicated to the selected bidder within 15 days from the date of receipt of the invoice. After the dispute is resolved Bank shall make payment. The required documents to be provided along with original invoice. Original delivery Challans /UAT sign off / go live signoff/ DR Drill completion as per applicable milestone duly stamped and signed by the Bank Official. The payments will be released on submission of invoice to DIT CBD- Belapur through NEFT /	No change. RFP requirement remains same
806	98	44.2	44.2. Service Level Agreement Penalty would be levied for delivery, installation, and implementation delays for Digital Banking Platform solution and shall be a maximum of 10% of the total cost of that solution from the finalized bidder for the bank. The bidder is required to adhere to the Service Level Agreements as mentioned below for the operations phase.	Penalty would be levied for delivery, installation, and implementation delays for Digital Banking Platform solution and shall be a maximum of 5% of the cost of that delayed solution from the finalized bidder for the bank. The bidder is required to adhere to the Service Level Agreements as mentioned below for the operations phase.	No change . RFP requirement remains same
807	98	44.2	44.2. Service Level Agreement System Availability o. Overall cap for penalties over the tenure of the contract will be 10% (ten percent) of the contract value. p. Penalties if any, as defined by SLAs, shall be adjusted in the payment of a quarter. Balance penalties, if any shall be levied in the payment for the subsequent quarter.	o. Overall cap for penalties over the tenure of the contract will be 5% (five percent) of the value of the delayed services or goods, and shall be applicable provided the reasons for delay is solely and entirely attributable to Bidder.	No change. RFP requirement remains same

808	99	44.2	44.2. Service Level Agreement Liquidated damages for SLA Default If the bidder fails to deliver any or all of the Goods or perform the Services within the time period(s) specified in the Contract, the Bank shall, without prejudice to its other remedies under the Contract, deduct from the Contract Price, as liquidated damages, a sum equivalent to 1% of the of the order value of the product and or services cost per week or part thereof until actual delivery or performance, (above 3 days will be treated as a week); and the maximum deduction is 10% of the contract value. Once the maximum is reached, the Bank may consider termination of the contract and other penal measure will be taken like forfeiture of EMD, Foreclosure of BG etc. The amount of penalty will be recovered from the successful bidder from payments due to them. In case, no payments are due, the successful bidder must remit the same within 15 days of claim from the Bank failing which the Bank shall be at liberty to invoke Bank Guarantees provided for during warranty period by the successful bidder. However, if the Digital Banking Platform application is down due to the reasons attributable to the Bank, the successful bidder must submit proof for the same for not levying the penalty.	If the bidder fails to deliver any or all of the Goods or perform the Services within the time period(s) specified in the Contract, the Bank shall, without prejudice to its other remedies under the Contract, deduct from the Contract Price, as liquidated damages, a sum equivalent to 1% of the of the order value of the delayed product and or services cost per week or part thereof until actual delivery or performance, (above 3 days will be treated as a week); and the maximum deduction is 5% of the value of the delayed product and or services, and shall be applicable provided the reasons for delay is solely and entirely attributable to Bidder. Once the maximum is reached, the Bank may consider termination of the contract and other penal measure will be taken like forfeiture of EMD, Foreclosure of BG etc. The amount of penalty will be recovered by invoking Bank Guarantees provided for during warranty period by the successful bidder. However, if the Digital Banking Platform application is down due to the reasons attributable to the Bank, the successful bidder must submit proof for the same for not levying the penalty. Notwithstanding anything contained in the contract the maximum penalty/LD shall not exceed 5% of the value of the delayed services or goods. The said penalty/LD shall be levied upon the Bidder, provided the reasons for delay is solely and entirely attributable to Bidder. UPTIME EXCEPTIONS (for SLA) The time lost due to any of the following reasons shall be taken into account while calculating the availability/ uptime requirement (a) Time lost due to power or environmental failures ;(b) Time taken to recover the system because of power or environmental failures; (c) Time lost due to damage or malfunction in the system or units thereof due to causes attributable of additional devices, making alteration of the system or units thereof due to causes attributable of additional devices, making alteration of the system, maintenance of the system etc. without bidders consent and/ failure to maintain the site required by the bank;(d) Time taken for reconfiguration or other	No change. RFP requirement remains same
809	101	44.4	44.4. Indemnity The Bidder shall indemnify the Bank, and shall always keep indemnified and hold the Bank, its employees, personnel, officers, directors, harmless from and against all losses, liabilities, claims, actions, costs, and expenses (including attorney's fees) relating to, resulting directly or indirectly from or in any way arising out of any claim, suit or proceeding brought against the Bank because of: 44.4.1 Bank's authorized / Bonafide use of the Deliverables and/or the Services provided by Bidder under this RFP or any or all terms and conditions stipulated in the SLA (Service level Agreement) or PO and/or 44.4.2 Relating to or resulting directly from infringement of any third-party patent, trademarks, copyrights etc. or such other statutory infringements in respect of all components provided to fulfil the scope of this project. 44.4.3 An act or omission of the Bidder, employees, agents, sub-contractors in the performance of the obligations of the Bidder under this RFP or, any or all terms and conditions stipulated in the SLA (Service level Agreement) or Purchase Order (PO) and/or 44.4.4 Claims made by employees or subcontractors or subcontractors' employees, who are deployed by the Bidder, against the Bank and/or 44.4.5 Breach of any of the term of this RFP or breach of any representation or false representation or inaccurate statement or assurance or covenant or warranty of the Bidder under this RFP or any or all terms and conditions stipulated in the SLA (Service level Agreement) or PO and/or 44.4.6 Any or all Deliverables or Services infringing any patent, trademarks, copyrights, or such other Intellectual Property Rights and/or 44.4.7 Breach of confidentiality obligations of the Bidder contained in this RFP or any or all terms and conditions stipulated in the SLA (Service level Agreement) or PO and/or 44.4.8 Negligence or gross misconduct attributable to the Bidder or its employees, agent,	The Bidder shall indemnify the Bank, and shall always keep indemnified and hold the Bank, its employees, personnel, officers, directors, harmless from and against all losses, liabilities, claims, actions, costs, and expenses (including attorney's fees) relating to, resulting directly or indirectly from or in any way arising out of any claim, suit or proceeding brought against the Bank because of: 44.4.6 Third-party claim that any or all Deliverables or Services infringing any patent, trademarks, copyrights, or such other Intellectual Property Rights and/or 44.4.9 The Bidder shall further indemnify the Bank against any loss or damage arising out of third-party claims of infringement of third-party copyright, patents, or other intellectual property issued or registered in India, provided however, 44.4.9.1 The Bank notifies the Bidder in writing immediately on aware of such claim, 44.4.9.2 The Bidder has sole control of defense and all related settlement negotiations, 44.4.9.3 The Bank provides the Bidder with the assistance, information, and authority reasonably necessary to perform the above, and 44.4.9.4 The Bank does not make any statement or comments or representations about the claim without prior written consent of the Bidder, except under due process of law or order of the court. It is clarified that the Bidder shall in no event enter a settlement, compromise, or make any statement (including failure to take appropriate steps) that may be detrimental to the Bank's (and/or its customers, users, and Bidders) rights, interest, and reputation. The indemnification obligation stated in this clause reflects the entire liability of the parties for the matters addressed thereby. The Bank will, during the period of the contract indemnify and hold Bidder harmless from any loss,	No change. RFP requirement remains same
810	104	44.5.2 44.5.5 44.5.6	Confidentiality & Non-Disclosure 44.5.2 The document contains information confidential and proprietary to the Bank. Additionally, the bidder will be exposed by virtue of the contracted activities to the internal business and operational information of the Bank, affiliates, and/or business partners, disclosure of receipt of this tender or any part of the aforementioned information to parties not directly involved in providing the requested services could result in the disqualification of the bidders, premature termination of the contract, or legal action against the bidder for breach of trust. 44.5.5 The bidder should undertake to maintain confidentiality of the Banks information even after the termination / expiry of the contracts. 44.5.6 The Non-Disclosure Agreement (NDA) should be entered in to between the Bank and the successful bidder within a period of 21 days from, the date of acceptance of purchase order. Guarantee on Software License The bidder shall guarantee that the software supplied under this contract to the Bank is licensed and legally obtained. Software supplied should not have any embedded malicious and virus programs.	44.5.2 The document contains information confidential and proprietary to the Bank. Additionally, the bidder will be exposed by virtue of the contracted activities to the internal business and operational information of the Bank, affiliates, and/or business partners, disclosure of receipt of this tender or any part of the aforementioned information to parties not directly involved in providing the requested services could result in the disqualification of the bidders from this bidding process, premature termination of the contract, or legal action against the bidder for breach of trust. 44.5.5 The bidder should undertake to maintain confidentiality of the Banks information even after the termination / expiry of the contracts. 44.5.6 The Non-Disclosure Agreement (NDA) should be entered in to between the Bank and the successful bidder within a period of 21 days from, the date of acceptance of purchase order. The provisions of this section respecting confidential information shall not apply to the extent, but only to the extent, that such confidential information is: (i) already known to the Bidder free of any restriction at the time it is obtained from the Bank, (ii) subsequently learned from an independent third party free of any restriction and without breach of this provision; (iii) is or becomes publicly available through no wrongful act of the Bidder or any third party; (iv) is independently developed by the Bidder without reference to or use of any confidential information of the Bank; or (v) is required to be disclosed pursuant to an applicable law, rule, regulation, government requirement or court order, or the rules of any stock exchange (provided, however, that the Bidder shall advise the Bank of such required disclosure promptly upon learning thereof in order to afford the Bank a reasonable opportunity to contest, limit and/or assist the Bidder in crafting such disclosure). Warranty on Software License The bidder shall warrant that the software supplied under this contract to the Bank is licensed and legally obtained. Software supplied should not have any embedded known malicious and virus programs.	No change. RFP requirement remains same

811	105	44.6	44.6. Force Majeure In such a case, the time for performance shall be extended by a period(s) not less than the duration of such delay. If the duration of delay continues beyond a period of three months due to force majeure situation, the parties shall hold consultations with each other in an endeavor to find a solution to the problem. However, bidder shall be entitled to receive payments for all services rendered up to the date of termination of date of agreement. The financial constraints by way of increased cost to perform the obligations shall not be treated as a force majeure situation if the obligations can otherwise be performed.	In such a case, the time for performance shall be extended by a period(s) not less than the duration of such delay. If the duration of delay continues beyond a period of three months due to force majeure situation, the parties shall hold consultations with each other in an endeavor to find a solution to the problem. However, bidder shall be entitled to receive payments for all services rendered up to the date of termination of date of agreement. The financial constraints by way of increased cost to perform the obligations shall not be treated as a force majeure situation if the obligations can otherwise be performed, on mutually agreed terms.	No change. RFP requirement remains same
812	107	44.1	44.10. Assignment Bank may assign the Project and the solution and services provided therein by Bidder in whole or as part of a corporate reorganization, consolidation, merger, or sale of substantially all its assets. The Bank shall have the right to assign such portion of the facilities management services to any of the Contractor/sub-contractor, at its sole option, upon the occurrence of the following: (i) Bidder refuses to perform; (ii) Bidder is unable to perform; (iii) termination of the contract with Bidder for any reason whatsoever;(iv) expiry of the contract. Such right shall be without prejudice to the rights and remedies, which the Bank may have against Bidder. Bidder shall ensure that the said sub-contractors shall agree to provide such services to the Bank at no less favorable terms than that provided by Bidder and shall include appropriate wordings to this effect in the agreement entered by Bidder with such sub-contractors. The assignment envisaged in this scenario is only in certain extreme events such as refusal or inability of Bidder to perform or termination/expiry of the contract/project.	Bank may assign, with prior written notification to Bank, the Project and the solution and services provided therein by Bidder in whole or as part of a corporate reorganization, consolidation, merger, or sale of substantially all its assets. The Bank shall have the right to assign such portion of the facilities management services to any of the Contractor/sub-contractor, at its sole option, upon the occurrence of the following: (i) Bidder refuses to perform; (ii) Bidder is unable to perform;. Such right shall be without prejudice to the rights and remedies, which the Bank may have against Bidder. The assignment envisaged in this scenario is only in certain extreme events such as refusal or inability of Bidder to perform the contract/project.	No change. RFP requirement remains same
813	44.12	44.12	44.12. Bidder's Liability The Bidders aggregate liability in connection with obligations undertaken as a part of the project regardless of the form or nature of the action giving rise to such liability (whether in contract, tort or otherwise), shall be at actuals and limited to the value of the contract. The Bidders liability in case of claims against the Bank resulting from misconduct or gross negligence of the Bidder, its employees, and subcontractors or from infringement of patents, trademarks, copyrights (if any) or breach of confidentiality obligations shall be unlimited. In no event shall the Bank be liable for any indirect, incidental, or consequential damages or liability, under or in connection with or arising out of this tender and subsequent agreement or services provided. The bidder should ensure that the due diligence and verification of antecedents of employees/personnel deployed by him for execution of this contract are completed and is available for scrutiny by the Bank.	The Bidders aggregate liability in connection with obligations undertaken as a part of the project regardless of the form or nature of the action giving rise to such liability (whether in contract, tort or otherwise), shall be at actuals and limited to the total amount paid to Bidder by Bank under the contract, during the preceding twelve months, that gives rise to such liability (as of the date the liability arose); value of the contract. The Bidders liability in case of third-party claims against the Bank resulting from misconduct or gross negligence of the Bidder, its employees, and subcontractors or from infringement of patents, trademarks, copyrights (if any) or breach of confidentiality obligations shall be unlimited. In no event shall either the Bank or the Bidder be liable for any indirect, incidental, or consequential damages or liability (including loss of profit or revenue), exemplary or punitive damages whether in contract or tort or other theories of law, even if such party has been advised of the possibility of such damages, under or in connection with or arising out of this tender and subsequent agreement or services provided. The bidder should ensure that the due diligence and verification of antecedents of employees/personnel deployed by him for execution of this contract are completed and is available for scrutiny by the Bank on request. The Bidder shall be excused and not be liable or responsible for any delay or failure to perform the Services or failure of the Services or a Deliverable under the contract to the extent that such delay or failure has arisen as a result of any delay or failure by the Bank or its employees or agents or third party service providers to perform any of its duties and obligations as set out in the contract. In the event that the Bidder is delayed or prevented from performing its obligations due to such failure or delay on the part of or on behalf of the Bank, the Bidder shall be allowed an additional period of time to perform its obligations and unless otherwise agreed the additional period shall be equal to the amount of time for which Bidder is delayed or prevented from performing its obligations due to such failure or delay on the part of or on behalf of the Bank. Such failures or delays shall be brought to the notice the Bank and subject to mutual agreement with the Bank, the Bidder shall take such actions as may be necessary to correct or remedy the failures or delays. The	Please refer Corrigendum
814	107	44.13	44.13. Information Ownership All information transmitted by successful Bidder belongs to the Bank. The Bidder does not acquire implicit access rights to the information or rights to redistribute the information unless and until written approval sought in this regard………………………………. or implemented by the Bidder or existing at any Bank location.	44.13. Information Ownership All Bank information transmitted by successful Bidder belongs to the Bank. The Bidder does not acquire implicit access rights to the information or rights to redistribute the information unless and until written approval sought in this regard………………………………. or implemented by the Bidder or existing at any Bank location.	No change. RFP requirement remains same

815	109	44.16	44.16. Intellectual Property Rights While the successful bidder/ OEM shall retain the intellectual property rights for the application software, it is required that successful bidder shall grant the perpetual License to the bank for the bank's exclusive use without limitation on the number of users. The successful bidder shall place the source code of customizations done for the bank (and the procedures necessary to build the source code into executable form) for the application software, in escrow with a reputable agency (a bank or established software escrow firm in India) acceptable to the Bank during the contract period. Bidder warrants that the inputs provided shall not infringe upon any third party intellectual property rights, including copyrights, patents and other intellectual property rights of any nature whatsoever. Notwithstanding the disclosure of any confidential information by the disclosing party to the receiving party, the disclosing party shall retain title and all intellectual property and proprietary rights in the confidential information. No License under any trademark, patent or copyright or application for same which are or thereafter may be obtained by such party is either granted or implied by the conveying of confidential information. Bidder warrants that the deliverables shall not infringe upon any third party intellectual property rights, including copyrights, patents and other intellectual property rights of any nature whatsoever. In the event that the Deliverables become the subject of claim of violation or infringement of a third party's intellectual property rights, bidder shall at its choice and expense: [a] procure for Bank the right to continue to use such deliverables; [b] replace or modify such deliverables to make them non-infringing, provided that the same function is performed by the replacement or modified deliverables as the infringing deliverables; or	While the successful bidder/ OEM shall retain the intellectual property rights for the application software, it is required that successful bidder shall grant the perpetual License to the bank for the bank's exclusive use without limitation on the number of users, as may be agreed in the separate License Agreement to be executed between the parties. The successful bidder shall place the source code of customizations done for the bank (and the procedures necessary to build the source code into executable form) for the application software, in escrow with a reputable agency (a bank or established software escrow firm in India) acceptable to the Bankmutually agreed by the parties, during the contract period. Bank agrees that for the License of proprietary software or tools of Bidder or of a third party, the parties shall negotiate and set forth the applicable terms and conditions in a separate license agreement. Bank acknowledges that in performing Services under the contract Bidder may use Bidder's proprietary materials including without limitation any software (or any part or component thereof), tools, methodology, processes, ideas, know-how and technology that are or were developed or owned by Bidder prior to or independent of the Services performed hereunder or any improvements, enhancements, modifications or customization made thereto as part of or in the course of performing the Services hereunder, ("Bidder Pre-Existing IP"). Bidder agrees that except with prior consent of Bank, Bidder shall not embed or incorporate any Bidder Pre-Existing IP. (Notwithstanding anything to the contrary contained in this Agreement, Bidder shall continue to retain all the ownership, the rights title and interests to all Bidder Pre-Existing IP and nothing contained herein shall be construed as preventing or restricting Bidder from using Bidder Pre-Existing IP in any manner. To the extent that any Bidder Pre-Existing IP or a portion thereof is incorporated or contained in a Deliverable under the contract, Bidder hereby grants to Bank a non-exclusive, perpetual, royalty free, fully paid up, irrevocable license, with the right to sublicense through multiple tiers, to use, copy, install, perform, display, modify and create derivative works of	No change. RFP requirement remains same
816	110	44.17	44.17. Termination Termination for Default iii. If the Successful Bidder, in the judgment of the Bank has engaged in corrupt or fraudulent practices in competing for or in executing the Contract. Termination for Insolvency The Bank may, at any time, terminate the Contract by giving written notice to the Bidder, if the Bidder becomes Bankrupt or insolvent or any application for bankruptcy, insolvency or winding up has been filed against it by any person. In this event, termination will be without compensation to the Bidder, provided that such termination will not prejudice or affect any right of action or remedy, which has accrued or will accrue thereafter to the Bank Exit Option & Contract Re-Negotiation The Bank reserves the right to cancel the contract in the event of happening one or more of the following Conditions: i. Failure of the successful bidder to accept the contract and furnish the Performance Guarantee within 21 days of receipt of purchase contract ii. Substantial delay in delivery, performance, or implementation of the solution beyond the specified period. iii. Serious discrepancy in functionality to be provided or the performance levels agreed upon, which have an impact on the functioning of The Bank. Inability of the Bidder to remedy the situation within 60 days from the date of pointing out the defects by The Bank. (60 days will be construed as the notice period)	iii. If the Successful Bidder, in the judgment of the Bank has been proved to be engaged in corrupt or fraudulent practices in competing for or in executing the Contract. Termination for Insolvency The Bank may, at any time, terminate the Contract by giving written notice to the Bidder, if the Bidder becomes Bankrupt or insolvent or any application for bankruptcy, insolvency or winding up has been filed against it by any person. In this event, termination will be without compensation to the Bidder (except the payment for the Services rendered), provided that such termination will not prejudice or affect any right of action or remedy, which has accrued or will accrue thereafter to the Bank Exit Option & Contract Re-Negotiation The Bank reserves the right to cancel the contract in the event of happening one or more of the following Conditions: i. Failure of the successful bidder to accept the contract and furnish the Performance Guarantee within 21 days of receipt of purchase contract ii. Substantial delay in delivery, performance, or implementation of the solution beyond the specified period, due to reasons solely and entirely attributable to Bidder. iii. Serious discrepancy in functionality to be provided or the performance levels agreed upon, which have an impact on the functioning of The Bank. Inability of the Bidder to remedy the situation within 60 days from the date of pointing out the defects by The Bank. (60 days will be	No change. RFP requirement remains same
817	112	44.19	44.19. Governing Law and Jurisdiction Statutory and Regulatory Requirements The solution must comply with all applicable requirements defined by any regulatory, statutory, or legal body which shall include but not be limited to RBI or other Regulatory Authority, judicial courts in India and as of the date of execution of Agreement. This requirement shall supersede the responses provided by the Bidder in the technical response. During the period of warranty / AMC, Bidder / Bidder should comply with all requirements including any or all reports without any additional cost, defined by any regulatory authority time to time and which fall under the scope of this RFP / Agreement. All mandatory requirements by regulatory / statutory bodies will be provided by the bidder under change management at no extra cost to the bank during the tenure of the contract.	44.19. Governing Law and Jurisdiction Statutory and Regulatory Requirements The solution must comply with all applicable requirements defined by any regulatory, statutory, or legal body which shall include but not be limited to RBI or other Regulatory Authority, judicial courts in India and as of the date of execution of Agreement. This requirement shall supersede the responses provided by the Bidder in the technical response. During the period of warranty / AMC, Bidder / Bidder should comply with all requirements including any or all reports, without any additional cost, defined by any regulatory authority time to time and which fall under the scope of this RFP / Agreement, on mutually agreed terms. All mandatory requirements by regulatory / statutory bodies will be provided by the bidder under change management at no extra a mutually agreed cost to the bank during the tenure of the contract.	No change. RFP requirement remains same
818	112	44.20.1	44.20. Compliance with Laws 44.20.1 Compliance with all applicable laws: Successful bidder shall undertake to observe, adhere to, abide by, comply with the Bank about all laws in force or as are or as made applicable in future, pertaining to or applicable to them, their business, their employees or their obligations towards them and all purposes of this scope of work.	44.20. Compliance with Laws 44.20.1 Compliance with all applicable laws: Successful bidder shall undertake to observe, adhere to, abide by, comply with the Bank about all laws in force or as are or as made applicable in future, pertaining to or applicable to them, their business, their employees or their obligations towards them and all purposes of this scope of work.	No change. RFP requirement remains same
819	113	44.22	44.22. Corrupt & Fraudulent Practices The Bank reserves the right to reject a proposal for award if it determines that the Bidder recommended for award has engaged in corrupt or fraudulent practices in competing for the contract in question. The Bank reserves the right to declare a firm ineligible, either indefinitely or for a stated period, to be awarded a contract if at any time it determines that the firm has engaged in corrupt or fraudulent practices in competing for or in executing the contract.	The Bank reserves the right to reject a proposal for award if it determines that the Bidder recommended for award has engaged in corrupt or fraudulent practices in competing for the contract in question. The Bank reserves the right to declare a firm ineligible, either indefinitely or for a stated period, to be awarded a contract if at any time it determines that the firm has engaged in corrupt or fraudulent practices in competing for or in executing the contract.	No change. RFP requirement remains same

820	113	44.23	44.23. Publicity Any publicity by either party in which the name of the other party is to be used should be done only with the explicit written permission of such other party.	44.23. Publicity Any publicity by either party in which the name of the other party is to be used should be done only with the explicit written permission of such other party, however either party shall have right to disclose other party and about this agreement in its quarterly/ yearly fillings and press briefings . .	No change. RFP requirement remains same
821	113	44.24	44.24. Entire Agreement; Amendments This RFP sets forth the entire agreement between the Bank and the Successful bidder and supersedes any other prior proposals, agreements, and representations between them related to its subject matter, whether written or oral. No modifications or amendments to this Agreement shall be binding upon the parties unless made in writing, duly executed by authorized officials of both parties.	44.24. Entire Agreement; Amendments This RFP sets forth the entire agreement between the Bank and the Successful bidder and supersedes any other prior proposals, agreements, and representations between them related to its subject matter, whether written or oral. . Each party acknowledges that it has not relied on or been induced to enter into this Agreement by a representation or warranty other than those expressly set out in this Agreement. To the extent permitted by Applicable Law, a party is not liable to another party in contract or tort or in any other way for a representation or warranty that is not set out in this Agreement. No modifications or amendments to this Agreement shall be binding upon the parties unless made in writing, duly executed by authorized officials of both parties.	No change. RFP requirement remains same
822	113	44.25	44.25. Survival and Severability Any provision or covenant of the RFP, which expressly, or by its nature, imposes obligations on successful bidder shall so survive beyond the expiration, or termination of this Agreement The invalidity of one or more provisions contained in this Agreement shall not affect the remaining portions of this Agreement or any part thereof; and in the event that one or more provisions shall be declared void or unenforceable by any court of competent jurisdiction, this Agreement shall be construed as if any such provision had not been inserted herein.	44.25. Survival and Severability Any provision or covenant of the RFP, which expressly, or by its nature, imposes obligations on successful bidder and Bank shall so survive beyond the expiration, or termination of this Agreement The invalidity of one or more provisions contained in this Agreement shall not affect the remaining portions of this Agreement or any part thereof; and in the event that one or more provisions shall be declared void or unenforceable by any court of competent jurisdiction, this Agreement shall be construed as if any such provision had not been inserted herein.	No change. RFP requirement remains same
823	116	Annexure 1	Annexure 1: Conformity Letter	We hereby agree , subject to the deviations submitted by us to comply with all the terms and conditions / stipulations as contained in the RFP document and the related addendums and other documents including the changes made to the original tender documents issued by the Bank.	Bidder is expected to comply to all the Terms and Conditions of the RFP without any deviations. However, suggestions/ deviations if any, are to be mentioned in the Annexure 20. which will be reviewed by the Bank. If the deviations are not acceptable to the Bank at the evaluation stage the bidder will be notified to comply the same, failing which the Bid will be rejected. The decision of the Bank will be final and binding on the Bidder.
824	119	Annexure 3	Annexure 3: Project Timeline	Deliverables Delivery and installation of all the related software items offered including (Application, Database, OS etc.) licenses along with object files, source code etc. Installation of all the software items with latest version and patches.	The Deliverables will be as per RFP.
825	121	Annexure 4	Annexure 4: Commercial Bid Terms & Conditions: xv. Further, we confirm that we will abide by all the terms and conditions mentioned in the Request for Proposal document.	xv. Further, we, subject to the deviation submitted by us, confirm that we will abide by all the terms and conditions mentioned in the Request for Proposal document.	Bidder is expected to comply to all the Terms and Conditions of the RFP without any deviations. However, suggestions/ deviations if any, are to be mentioned in the Annexure 20. which will be reviewed by the Bank. If the deviations are not acceptable to the Bank at the evaluation stage the bidder will be notified to comply the same, failing which the Bid will be rejected. The decision of the Bank will be final and binding on the Bidder.
NO	125	Annexure 6	Annexure 6: Letter for Conformity of Product as per RFP We submit our Bid Document herewith. If our Bid for the above job is accepted, we undertake to enter and execute at our cost, when called upon by the bank to do so, a contract in the prescribed form. Unless and until a formal contract is prepared and executed, this bids together with your written acceptance thereof shall constitute a binding contract between us. We understand that any deviations mentioned elsewhere in the bid will not be considered and evaluated by the Bank. We also agree that the Bank reserves its right to reject the bid if the bid is not submitted in proper format as per subject RFP.	We submit our Bid Document herewith. If our Bid for the above job is accepted, we undertake to enter and execute at our cost, when called upon by the bank to do so, a contract in the prescribed form. Unless and until a formal contract is prepared and executed, this bids together with your written acceptance and the deviations submitted by us, thereof shall constitute a binding contract between us. We understand that any deviations mentioned elsewhere in the bid will not be considered and evaluated by the Bank. We also agree that the Bank reserves its right to reject the bid if the bid is not submitted in proper format as per subject RFP.	Bidder is expected to comply to all the Terms and Conditions of the RFP without any deviations. However, suggestions/ deviations if any, are to be mentioned in the Annexure 20. which will be reviewed by the Bank. If the deviations are not acceptable to the Bank at the evaluation stage the bidder will be notified to comply the same, failing which the Bid will be rejected. The decision of the Bank will be final and binding on the Bidder.
827	126	Annexure 7	Annexure 7: Pro-forma for Deed of Indemnity	Annexure 7: Pro-forma for Deed of Indemnity The RFP has a detailed indemnity clause which would be part of the subsequent contract, as may be mutually agreed, we cannot agree for a separate Indemnity Bond. This Annexure 7 needs to be deleted.	No change. RFP requirement remains same
828	130	Annexure 9:	Annexure 9: Undertaking for Acceptance of Terms of RFP We understand that Bank shall be placing Order to the Successful Bidder exclusive of taxes only. a. We confirm that in case of invocation of any Bank Guarantees submitted to the Bank, we will pay applicable GST on Bank Guarantee amount. b. We are agreeable to the payment schedule as per "Payment Terms" of the RFP. c. We here by confirm to undertake the ownership of the subject RFP. d. We hereby undertake to provide latest product/ software with latest version. The charges for the above have been factored in Bill of Material (BOM), otherwise the Bid is liable for rejection. We also confirm that we have not changed the format of BOM	We understand that Bank shall be placing Order to the Successful Bidder exclusive of taxes only. a. We confirm that in case of invocation of any Bank Guarantees submitted to the Bank, we will pay applicable GST on Bank Guarantee amount. b. We, subject to the deviation submitted by us, are agreeable to the payment schedule as per "Payment Terms" of the RFP. c. We here by confirm to undertake the ownership of the subject RFP. d. We hereby undertake to provide latest product/ software with latest version. The charges for the above have been factored in Bill of Material (BOM), otherwise the Bid is liable for rejection. We also confirm that we have not changed the format of BOM	No change. RFP requirement remains same

829	132	Annexure 11	Annexure 11: Integrity Pact Section 3- Disqualification from tender process and exclusion from future contracts If the Bidder(s)/Contractor(s), before award or during execution has committed a transgression through a violation of Section 2, above or in any other form such as to put his reliability or credibility in question, the Principal is entitled to disqualify the Bidder(s)/Contractor(s) from the tender process or act as per the procedure mentioned in the "Guidelines on Banning of business dealings". Copy of the "Guidelines on Banning of business dealings". (As given in the annexure-22)	Section 3- Disqualification from tender process. and exclusion from future contracts If the Bidder(s)/Contractor(s), before award or during execution has committed a transgression through a violation of Section 2, above or in any other form such as to put his reliability or credibility in question, the Principal is entitled to disqualify the Bidder(s)/Contractor(s) from the current tender process or act as per the procedure mentioned in the "Guidelines on Banning of business dealings". Copy of the "Guidelines on Banning of business dealings". (As given in the annexure-22)	No change. RFP requirement remains same
830	137	Annexure 12	Annexure 12: Non-Disclosure Agreement 4. Term Notwithstanding anything to the contrary contained herein, the confidential information shall continue to remain confidential until it reaches the public domain in the normal course. g. Indemnity The receiving party should indemnify and keep indemnified, saved, defended, harmless against any loss, damage, costs etc. incurred and / or suffered by the disclosing party arising out of breach of confidentiality obligations under this agreement by the receiving party, its officers, employees, agents, or consultants.	4. Term Notwithstanding anything to the contrary contained herein, the confidential information shall continue to remain confidential for a further term of two years post expiry or termination of the contract.	No change. RFP requirement remains same
831	141	Annexure 13	Annexure 13: Performance Bank Guarantee 3) This Guarantee shall expire on -----------------; without prejudice to the purchaser's claim or claims demanded from or otherwise notified to the Bank in writing on or before the said date i.e. --------- (this date should be date of expiry of Guarantee).	3) This Guarantee shall expire on -----------------; without prejudice to the purchaser's claim or claims demanded from or otherwise notified to the Bank in writing on or before the said date i.e. --------- (this date should be date of expiry of Guarantee). This Bank Guarantee issued by ___________Bank, on behalf of Bidder in favor of Customer Bank is in respect of a new Contract dated_________. As communicated by the Bidder, on the date of execution of this Bank Guarantee an amount of Rupees _______________ (Rupees _______________________________ only) is outstanding and payable to Bidder by Customer Bank, in respect of pervious contracts between Bidder and Customer Bank. As communicated by Bidder on the date of execution of this Bank Guarantee, there are no outstanding disputes related to any pervious contracts between Bidder and Customer Bank.	No Change
832	185	Annexure 17	Annexure 17: NPA Undertaking Sub: RFP for Supply, Implementation, and Maintenance of Digital Banking Platform under CAPEX Model We ___________________________________ (bidder name), hereby undertake that-	Sub: RFP for Supply, Implementation, and Maintenance of Digital Banking Platform under CAPEX Model We ___________________________________ (bidder name), hereby undertake confirm to the best of our knowledge that-	No change. RFP requirement remains same
833	186	Annexure-18:	Annexure-18: Undertaking letter (Land Border Sharing) We, hereby confirm that we fulfil all the eligibility criteria as per the office memorandum/ order mentioned above and RFP and we are eligible to participate in the Tender process. We also agree and accept that if our declaration and confirmation is found to be false at any point of time including after awarding the contract, Bank shall be within its rights to forthwith terminate the contract/ bid without notice to us and initiate such action including legal action in accordance with law. Bank shall also be within its right to forfeit the security deposits/ earnest money provided by us and recover from us the loss and damages sustained by the Bank on account of the above.	We, hereby confirm that we fulfil all the eligibility criteria as per the office memorandum/ order mentioned above and RFP and we are eligible to participate in the Tender process. We also agree and accept that if our declaration and confirmation is found to be false at any point of time including after awarding the contract, Bank shall be within its rights to forthwith terminate the contract/ bid without notice to us and initiate such action including legal action in accordance with law. Bank shall also be within its right to forfeit the security deposits/ earnest money provided by us. and recover from us the loss and damages sustained by the Bank on account of the above. This Annexure shall not apply if the bidder is a company registered in India. Is this understanding correct?	No change. RFP requirement remains same
834	188	Annexure 19:	Annexure 19: Cover Letter Having examined the Scope Documents including all Annexures, the receipt of which is hereby duly acknowledged, we, the undersigned offer to supply, deliver, install, and maintain all the items mentioned in the 'Request for Proposal' and the other schedules of requirements and services for your bank in conformity with the said Scope Documents in accordance with the schedule of Prices indicated in the Price Bid and made part of this Scope.	Having examined the Scope Documents including all Annexures, the receipt of which is hereby duly acknowledged, we, the undersigned offer to supply, deliver, install, and maintain all the items mentioned in the 'Request for Proposal' and the other schedules of requirements and services for your bank in conformity with the said Scope Documents in accordance with the schedule of Prices indicated in the Price Bid and made part of this Scope, subject to the deviations submitted by us.	Bidder is expected to comply to all the Terms and Conditions of the RFP without any deviations. However, suggestions/ deviations if any, are to be mentioned in the Annexure 20. which will be reviewed by the Bank. If the deviations are not acceptable to the Bank at the evaluation stage the bidder will be notified to comply the same, failing which the Bid will be rejected. The decision of the Bank will be final and binding on the Bidder.
835	204	Annexure 28:	Annexure 28: Undertaking Of Information Security We hereby undertake that the proposed solution / software to be supplied will be free of malware, free of any obvious bugs and free of any covert channels in the code (of the version of the application being delivered as well as any subsequent versions/ modifications done). Also, undertake that the proposed solution / software to be supplied will be complying to Bank's Information Security Policy (of the version of the application being delivered as well as any subsequent versions/modifications done). And new IS requirement will be compiled within the timeline set by Bank / Regulatory agencies.	We hereby undertake that the proposed solution / software to be supplied will be free of known malware, free of any obvious bugs and free of any covert channels in the code (of the version of the application being delivered as well as any subsequent versions/ modifications done). Also, undertake that the proposed solution / software to be supplied will be complying to Bank's Information Security Policy (of the version of the application being delivered as well as any subsequent versions/modifications done). And new IS requirement will be compiled within the timeline set by Bank / Regulatory agencies.	No change. RFP requirement remains same

836			General	Additional Clause to be Added Execution Infrastructure The BANK will provide necessary and adequate infrastructure to enable Bidder to fulfill its commitment for the assignment. This will be applicable for each Bidder Consultant associated with the project and will be arranged for and provided at no cost to Bidder. The infrastructure will include: i. Office space; ii. Hardware and software; iii. Computer consumable including stationery, iv. Office stationery and consumable; v. Secretarial assistance, if necessary at site; vi. Telephone, e-mail and fax facilities at site; vii. Photocopying assistance; viii. Meeting Room facilities including room equipped with a writing board, seating arrangements, computers/ terminals, overhead projector and consumables. (pl. mention if any additional infrastructure is to be provided). The above-mentioned infrastructure will be required for work to be carried out at the site of BANK during regular working hours. BANK shall make arrangements to provide for the same beyond these hours such as after regular working hours and on holidays (excluding only compulsory national holidays), whenever required.	No change. RFP requirement remains same
837			General	Additional Clause to be Added Acceptance of Deliverables BANK will carry out acceptance of deliverables (for the deliverables which are subject to acceptance procedure) as per the schedule presented in the accompanying Technical Proposal. The application software (if any) will be delivered/installed for acceptance to BANK as and when the same is ready for delivery. The actual Acceptance Testing of the software will be the responsibility of BANK. BANK will prepare the Acceptance Test data along with the expected test results (consistent with the detailed specifications of the system and any change-request agreed in the documents) and keep it ready at least four (4) weeks in advance before the scheduled commencement of the Acceptance Testing of the software. The acceptance testing will be based on the test cases provided by BANK. Bidder will provide support for any clarifications during the Acceptance Testing of the system. Defects if any, observed by BANK, will be notified to Bidder in writing not later than two (2) weeks of delivery. Bidder will correct the defects that are a deviation from the baseline immediately following the acceptance, whichever is later. BANK will confirm acceptance in writing to Bidder. The BANK shall not withhold or delay the issuance of acceptance certificate of any of the deliverables, if the deliverables substantially meet the specifications or on account of any minor defects which have no material effect on the functionality of the deliverables. Notwithstanding the foregoing sentence, a deliverable shall be treated as accepted by BANK if the BANK (a) fails to provide the list of non conformities within two (2) weeks of delivery, (b) fails to notify the acceptance of the deliverables in terms of this clause within the period of two (2) weeks from delivery, or (c) starts using the deliverable in a live production environment (other than as part of agreed review and acceptance testing procedure, such as UAT). Reworking of defects shall be at the cost of Bidder provided the defects are for reasons solely and entirely attributable to the Bidder, in all other cases it shall be to the account of the BANK. Items reported as defects that are not deviations from the immediate previous accepted baseline will be	No change. RFP requirement remains same
838			General	Additional Clause to be Added Change Management Procedure A change identified at any stage of the assignment which requires the deliverable to deviate from the then current baseline or the approved deliverable of the previous baseline to be modified, will be conveyed by the BANK to Bidder or vice-versa in the form of a Change Request document. The request for change will then be assessed by Bidder to evaluate its impact on feasibility, time schedules, technical requirements in consequence of the proposed change and cost. Bidder will present this assessment to the BANK for its approval within a reasonable time period. Bidder will incorporate the change after receiving the BANK's written approval. In case of delay in approval by the BANK, the baseline itself may undergo a change; this will mean a reassessment of the charges. Changes in the requirements like office space, hardware/software, and tools etc. during the execution of the assignment will be conveyed by Bidder to the BANK. These will be evaluated jointly by the BANK and Bidder and will be provided by the BANK at no cost to Bidder.	No change. RFP requirement remains same
839			General	Additional Clause to be Added Non-employment The BANK will neither offer to employ nor employ, directly or otherwise, any Bidder employee, associated for the purpose of, or with the assignment, during the period between the date of this proposal and two years from the completion of the assignment arising herefrom.	No change. RFP requirement remains same

840			General	Additional Clause to be Added Arbitration In the event of a dispute or difference of any nature whatsoever between Bidder and the BANK during the course of the assignment arising as a result of this proposal, the same will be referred for arbitration. Such Arbitration shall be conducted as per the rules of arbitration of Delhi International Arbitration Center under the Indian Arbitration and Conciliation Act 1996 by a sole arbitrator to be mutually appointed by the parties. The venue of Arbitration shall be Delhi.	No change. RFP requirement remains same
841			General	Additional Clause to be Added Nonexclusively Bidder shall be free to do similar business either for itself or for any other party or offer similar services to any third parties but without in any way affecting the services agreed to be offered by Bidder under this Proposal.	No change. RFP requirement remains same
842	73	31.1	31.1 The BIDDER shall provide three-year comprehensive onsite warranty and Four years AMC/ ATS (Total Seven Years) for the Digital Banking Platform and other associated solutions in scope of the RFP, including hardware, software and associated modules and services. The warranty shall start from date of Go-Live of Phase II	Please consider One Year Warranty	Please refer to corrigendum/addendum
843	81	37	37 Liquidated damage	Bidder requests that the total Penalty under this contract should be capped at 3% of the Total Contract Value. All Penalties and LDs put together.	No change . RFP requirement remains
844	81	37	37 Penalty	Bidder requests that the total Penalty under this contract should be capped at 3% of the Total Contract Value. All Penalties and LDs put together.	No change . RFP requirement remains
845	93	8	8 Licenses for OS, DB and Any other component	Payment terms should not be linked to Delivery. For all passthrough items like Licenses, SWs, HWs, the payment should be upfront	No change . RFP requirement remains
846	96	44.2	44.2 SLA for Digital Banking Platform	Bidder requests that the total Penalty under this contract should be capped at 3% of the Total Contract Value. All Penalties and LDs put together.	No change . RFP requirement remains
847	99	44.2	44.2 Liquidated damages for SLA Default	Bidder requests that the total Penalty under this contract should be capped at 3% of the Total Contract Value. All Penalties and LDs put together.	No change . RFP requirement remains
848	101	44.3	44.3 Order Cancellation	Before cancellation of order, the bidder should be given an opportunity of being heard and the final decision should be taken post such discussions.	Agreed
849	110	44.17	44.17 Termination	Before cancellation of order, the bidder should be given an opportunity of being heard and the final decision should be taken post such discussions.	Agreed
850			General	Regarding Contract Period. What will be the total Contract period including Implementation (all Phases), Warranty and Support? The 7 Years mentioned in RFP does not consider the implementation period. Kindly include implementation phase also within this Seven Year period.	Contract period will be Go- Live plus 7 years.
851	22	13	13. Core Requirements	13.20.3 Bank will decide during implementation phase whether digital lending journey from digital banking platform or Omni-channel Digital Banking Platform or a combination should be used With respect to above clause, please clarify the difference between " digital banking platform" and "Omni-channel Digital Banking Platform".	Bidder will have to build in app journey for the below 1. Housing Loan 2. Education loan 3. PAPL 4. Vehicle Loan 5 Gold Loan 6. CGTMSe 7.Loan against deposits Initially bidder may provide web view/SDK as decided by bank. However by Phase 2 , the bidder will have to build in app experience in the journeys
852	74	32	32. Facility Management Service	32.3 Setup a support center to provide L1, L2 & L3 support, linked with the Bank's centralized call center as required Is the bidder support center expected to directly support calls from the Bank's end-customers?	Bidder's support center is expected to provide support to the Bank's Call Center / Bank's Field staff, however at times if required the support center to directly support end customers in case of escalations/complex issues.
853		34	34. Project Timeline	The timeline shows a 4-phase implementation. At what point will the new platform replace the current platform (cutover)? Is any parallel run of the current and new platform anticipated? Can you please share details of the cutover plan	The cutover strategy will be decided by the Bank and shared with the successful bidder
854	22	13.3	13.3 Core Requirements	It is mentioned that "The proposed solution should provide capability to create micro apps for various offerings if required". Please provide examples of some offerings for better understanding.	Micro apps mean there will be separate Apps for Retail, Agri, MSME, Corporate etc. customers. Each customer segment should be able to view only the features/screens which are relevant to them. However, Bank will decide with the successful bidder at a later stage on whether to have a Single Super App with multiple logins or multiple apps.
855	22	13.4	13.4 Core Requirements	It is mentioned that "The successful bidder should provide recommendations on app strategy considering ease of usage, performance, maintenance, administration, and other factors". Need more clarity around App Strategy. Are we looking for some recommendations and advise on the different App options to consider and then select the best option?	The successful bidder to provide recommendation and strategy on ease of usage, performance, maintenance, administration etc.
856	22	13.5	13.5 Core Requirements	It is mentioned that "Provide digital journeys across channels (start in one and continue on another) with consistent and seamless experience across all touchpoints". Please provide a list of products for which digital journeys need to be created. Also, will there be separate journeys for Customer and RM?	Please refer RFP and corrigendum/addendum

857	22	13.9	13.9 Core Requirement	"Provide a repository of all assets which helps in creation and modification of digital assets as per requirement". Please share an example to clarify this point.	Digital Assets e.g.. Documents, Audio, Video. Etc.
858	79	34	34. Project Timeline	The timeline shows a 4-phase implementation. At what point will the new platform replace the current platform (cutover)? Is any parallel run of the current and new platform anticipated? Can you please share details of the cutover plan	The cutover strategy will be decided by the Bank and shared with the successful bidder
859	91	44	44. General Terms	iii b. Any implementation forming part of statutory/ regulatory changes as required under the directives of Government of India (GOI), Reserve Bank of India (RBI) etc. should be carried out without any cost to the Bank. We request a modification to this clause that for any statutory/regulatory changes, an impact assessment will be performed and the cost will be decided as per mutual agreement	No change. RFP requirement remains same
860	66	26 and 44.2	26. Key Metrics and 44.2 Service Level agreement	There is difference in severity-wise resolution times between the tables given in section 26.7 and 44.2. Can you please clarify this?	Please refer to corrigendum/addendum
861	95	44.2	44.2 Service Level agreement	With respective to Effective Downtime beyond Resolution Time in %, kindly confirm that the downtime will be calculated from beyond the ticket resolution SLA e.g. If the SLA for a ticket is 4 hours, the downtime due to the ticket will be considered from the 5th hour?	RFP Clause 44.2 " Effective Downtime beyond Resolution Time in %" should be read as "Effective Downtime Time in %". The effective downtime will start from the time the issue occurs and it is not excluding Resolution time.
862	122	Annexure 4 -	Commercial Bid	"For calculation of actual Man-days Function Point Analysis (FPA) method will be followed" With respective to above clause, does bank have an established FPA estimation framework, or the bidder's framework will be used?	Bank is having an established Framework for FPA calculation the same will be used for this project.
863	21	12	12. Scope Summary	Can you please share details on the current Digital Banking solution that will be replaced. Please include technical details around databases and volume of data as these will help assess the data migration requirements	will be shared with the successful bidder. Please refer RFP for Key metrics
864	70	28	28. Management Information System (MIS) Reports	Please provide more details on the MIS and regulatory reporting needs. Please share details of the existing DWH/MIS solution. Can the existing MIS / DWH solution continue to be used for regulatory/other reporting if the required ETL processes from the new application are set up?	Yes, existing MIS and DWH solution can be used for regulatory reporting. Digital Banking Platform should be able to integrate and provide inputs to be able to report in a seamless manner.
865	64	23	23. Testing	We assume that Bidder's testing scope will be limited to testing of the new platform. Any downstream impact on interfacing applications will be tested by the respective application teams in accordance to the project plan developed by the bidder - please confirm if this is an accurate understand of the scope	Bidders understanding is correct. Bidder will be required to coordinate with the respective team.
866	23	13.21	13.21	It seems CBI already using IBM IIB and Cloud pack for integration (CP4I) platform for middleware. Are you planning to use the same platform for your new Omni-channel Digital Banking Platform? If no then please suggest your preference for any new middleware platform?	Bank will continue to use CP4i
867	23	13.22	13.22	It mentions that Integration with new platforms like (but not limited to) integration platform, payment layer, third party onboarding, aggregation platforms etc. which are introduced as part of the ongoing technology transformation using APIs, SDK, APK integration etc. Is CBI looking for a new alternative integration platform. If Yes, please clarify if you have decided on a new middleware technology/platform and APIM tool?	The Omni Channel platform should support integration with " payment layer, third party onboarding, aggregation platforms etc. which are introduced as part of the ongoing technology transformation using APIs, SDK, APK integration etc. "
868	23	13.21	13.21	As we understand there is IBM middleware layer already in-place, can you please provide the count of APIs with complexities & Messages flow currently running in production?	Will be shared with successful bidder
869	23	13.21	13.21	Are there any technology/architecture/solution debts or limitations in the current integration platforms built over IBM platforms? If so, please provide the details.	Will be shared with successful bidder
870	23	13.21	13.21	Kindly share the version of IBM product such as IIB, API Connect and MQ being used? Please also confirm the date of licenses validity for these versions? Any plan for upgradation of these versions as part of the scope of this RFP?	Will be shared with the successful bidder.
871	23	13.21	13.21	As part of this Digital transformation program is central bank looking for upgrading the IBM middleware products/platform to latest versions?	No
872	23	13.21	13.21	What are the different message formats being handled by middleware layer? Do we have message format like EDI or any legacy message format being used?	ISO Format , REST based API, http(s), TCP/IP etc.
873	23	13.21	13.21	What is the current solution used for logging & transaction monitoring?	Will be shared with successful bidder
874	23	13.21	13.21	What are the different integration patterns currently being utilized?	Will be shared with successful bidder
875	23	13.21	13.21	13.What are the major protocols handled by middleware layer e.g. HTTP/S, SFTP, Messaging, TCP?	HTTP/S , SFTP, TCP/IP, SMTP etc.
876	23	13.21	13.21	Is there any state management done currently in middleware layer for transaction processing. If so, please share the details.	Will be shared with successful bidder
877	23	13.21	13.21	Is there batch processing handled through middleware layer. If so, please share the approx.. file-size and scheduling details.	Will be shared with the successful bidder
878	23	13.21	13.21	What tools you currently use for build/deploy integration workloads ?	IBM Integration Bus is currently being used. CP4i is planned for use

879	23	13.21	13.21	Please share the current open issues in the integration platforms and their criticality	Will be shared with successful bidder
880	23	13.21	13.21	What operating system is used currently for hosting middleware components?	Will be shared with successful bidder
881	23	13.21	13.21	Please provide the current API gateway and if you are planning to use the same as part of digital transformation?	Will be shared with successful bidder
882	74	32	32. Facility Management Service	Please confirm if any tickets are handled outside of the ticket tracking tool or any other source of user request that we are getting apart from current ITSM Ticket Tracking Tool. If yes, please provide the volume and efforts.	Will be shared with successful bidder
883	74	32	32. Facility Management Service	Could you please provide the details for each application, such as, their technology, complexity, application age, SoX compliance requirements, documentation availability, user base, application maturity, enhancement requirements, tickets per month, business criticality, is it customer facing, etc.?	Will be shared with successful bidder
884	74	32	32. Facility Management Service	Could you please confirm if any tools are currently being used for Automation or task or process automation. If Yes, please provide the details and confirm whether the automation tools are already configured to be leveraged immediately.	Will be shared with successful bidder
885	74	32	32. Facility Management Service	Please confirm if you require any weekend/month-end support specific to any application/module/business unit. If yes, please provide the details.	Please refer RFP
886	74	32	32. Facility Management Service	Please provide the ticket extract of at least last 6 to 12 months and the CR support if required along with Ticket complete description and Resolution details along with ticket categorization (at the Application Level).Also please specify Is there any current ticket backlog.	Will be shared with successful bidder
887	74	32	32. Facility Management Service	Could you please provide details of the % of KEDBs or SOPs available? What % of incidents resolved using SOP. Please confirm if we would have access to the articles.	Will be shared with successful bidder
888	22	13.2	13. Core Requirement Point 13.2	Can you please elaborate Mobile light weight version? Which all features and functions it would be supporting?	Will be shared with successful bidder
889	22	13.3	13. Core Requirement Point 13.3	Does the bank looking for any Specific Micro Apps for bank offerings? or whatever COTS Product Platform developed as Out Of The Box should be considered?	Micro apps mean there will be separate Apps for Retail, Agri, MSME, Corporate etc. customers. Each customer segment should be able to view only the features/screens which are relevant to them. However, Bank will decide with the successful bidder at a later stage on whether to have a Single Super App with multiple logins or multiple apps.
890	25	13.39	13. Core Requirement Point 13.39	Multi language support, Please elaborate what is meant by "Other Languages"?	Bank requires support for 12 languages currently, however there maybe a requirement to support additional languages as per RBI mandate which the Bidder will have to provide without additional cost to the Bank.
891	24		13. Core Requirement Point 13.31.7	Which all features bank is expecting here to be available on e-sim based devices?	Illustrative Features to initiate transactions, view transactions, Make payments etc.
892	23		13. Core Requirement Point 13.18	For new development, does the bank going to use existing LOS and New LOS, both? What is the current LOS used by bank?	Current LOS is Lendsafe from SysArc. Bank will be transitioning to a new LOS system
893	23		13. Core Requirement Point 13.20.3	Does the bank has finalized the channels for digital Lending journey?	Will be shared with the successful bidder
894	27		14. Features - General/ Other Features (Applicable for entire solution)	Which all places bank want to use Antobot Captcha? What does "Applicable to entire solution" mean?	Illustrative Features will be registration, Transaction etc. Full details will be provided to the successful bidder.
895	26		13. Core Requirement Point 13.53	What is expected here? Does it mean Products on landing page should get dynamically rearranged as per the Customers usage/behavior?	Yes
896	182		Technical Specifications Sr.No 36	Which CRM system is used by bank currently?	Will be shared with the successful bidder
897	74		32. Facility Management Service	Does the team require any specific hardware/tools to support the end users? If Yes, provide the details for the same. Will the licenses / software's that are required to be used from offshore/bidder location be provided by Customer?	End User support envisaged only with respect to the Omni Channel Digital Banking platform and the tools which the bidder will bring in.
898	74		32. Facility Management Service	How is application monitoring currently performed? Is it manually done (eye-on-glass) and the engineers log the tickets into ITSM tool manually? Is it automated to the extent of auto-healing? Is there any centralized alerts monitoring tool? Please describe	Will be shared with the successful bidder
899	56		16.5 - The successful bidder should procure and provide any tools and licenses required to support service discovery, service mesh, streaming / messaging etc.	Please clarify that the Tools / Software licenses shall be of Enterprise Grade with Support Included.	Bidder to bring the tools required to meet the RFP scope. It should be Enterprise Grade with OEM support
900	56		16.7 - The successful bidder should provide the underlying container platform, other required software (like control plane, service mesh etc.) and licenses as required by the solution		Bidder to bring the tools required to meet the RFP scope. It should be Enterprise Grade with OEM support
901	56		16.12 - Offer isolation to microservices layer from the public facing API gateway layer. Inter-service communication should not take traffic out of the layer in which the services are hosted	Request Central Bank of India to confirm if there are any Existing API Management Solution that Leveraged or Should the Bidder suggest a separate API Management Solution	Bank has API management solution in place. Further details will be shared with the successful bidder.
902	57		16.28 - Leverage modern DevSecOps practices for faster and secure deployments of upgrades, patches and release management	Request Central Bank of India to confirm if Enterprise Grade Cluster Security Solution should be included as a part of the solution. Request Central Bank of India to also clarify that the Cluster Security Solution be Enterprise Grade with Support Included.	Yes required with support, please include this as part of the Enterprise Grade container platform line item in bill of material

903	78		33.2.1 - Five working days training to the Bank's Core Team (including support vendor, if any) to be imparted before UAT in multiple batches based on agreement with the Bank	Please confirm the Type of Training Required for the Components Proposed and the Number of Personnel / People who needs to be trained for the Technology Components proposed.	Please refer RFP. Further details will be shared with the successful bidder.
904			23. Testing	Are all external interfaces (or stubs) available for testing or will we need to create those stubs? Do you use any Service Virtualization tool currently?	Bidder to setup the necessary test environments
905			23. Testing	Is there an existing bank QA team which will support the testing the interaction on the existing interfaces/ systems (for e.g. Core platform TCSBancs) during End to end testing or should that be brought into scope as well?	The Bidder to perform end to end testing including interaction on the existing interfaces / systems e.g.. Core Banking.
906			23. Testing	It is mentioned that the vendor should procure all the tools required for testing. Is the preference for open source tools only or can we suggest some commercial tools as well? (tools like NeoLoad and LoadRunner etc)	The tools should be OEM supported and Enterprise Grade.
907			23. Testing	Will you be open to consider usage of Bidder's proprietary tools for testing?	The tools should be OEM supported and Enterprise Grade.
908			23. Testing	How is Test Data currently managed? Is there any tooling / automation in place that can be leveraged?	Will be shared with successful bidder
909			23. Testing	What is the frequency of Prod data refresh? If any data masking is currently done, what tool is used and is the masking logic uniform across environments?	Will be shared with successful bidder
910			23. Testing	Are there any other reusable test artefacts and assets from existing applications (e.g. test scenarios, test cases, etc.) which can be reused?	Bidder to setup all the test scenarios and cases in coordination with the Bank team.
911			23. Testing	Can we get a comprehensive list of the Device-OS versions-Browser combinations that needs to be tested with?	Popular Frontends across different platforms should be supported, e.g., • Apps: Android and iOS, with sufficient backward compatibility to support devices and versions being used by current and projected customer base, while adhering to our security requirements. Bidder should analyze and propose if the App needs to be created for any other platform, depending on the market adoption. • Web: the web version should run smoothly with consistent performance across different Browsers (like Chrome, IE, Edge, Safari, Mozilla-Firefox etc.) and OS (Windows, Mac, Linux etc.)
912			23. Testing	What is the extent of testing team's support required for UAT, Comfort testing, BVT etc.?	Will be shared with the successful bidder
913			23. Testing	For Performance Testing, we would need production-like volumes of data in the Non-prod environment. Can we assume that Production-like volumes of masked data will be provided for performance testing	Performance Test will be based on simulation and should be on a smaller scale as per requirements. The masked data will be provided.
914			23. Testing	Considering the User volumes given and preference of JMeter Tool to be used for performance testing, can we assume that we have distributed Load Generator machines and Controller(Master and Slave machines) in place ?	The required hardware to enable Performance testing will be provided.
915			23. Testing	Will CBI be providing the Mobile devices for testing or should be included as BOM.	Bidder to bring all the necessary testing devices
916			23. Testing	Is customer expecting DevSecOps for complete automation by integrating security testing tools in build servers?	Yes
917			23. Testing	OWASP is the standard we follow for security testing. Does CBI have its own standard or any other compliance standard to follow?	Bidder to bring in Industry Best practises. Any Bank specific standards will be shared with the successful bidder.
918			23. Testing	Please confirm the scope of Application Security Testing. We have considered Software Component Testing SAST. DAST and API Cloud Configuration Audit	The Bidder understanding is correct except Cloud Configuration audit which is not envisaged.
919			23. Testing	Is Accessibility Testing WCAG 2.1 A or AA compliance of Web Portal and Mobile App in scope ?	Bidder to bring in Industry Best practises
920			23. Testing	Compliance testing - Can the scope be elaborated?	Bidder to bring in Industry Best practises for compliance testing
921			23. Testing	Preference of CI/CD tools? Any existing tools with the bank?	Bidder to bring in all the necessary tools required for CI/CD.
922	60		18. Data and Analytics	Please provide existing IT landscape, inventory of databases, ETL Tools	Will be shared with successful bidder, if required
923	60		18. Data and Analytics	Current data volumes and how many years of data is to be migrated	Will be shared with successful bidder, if required
924	60		18. Data and Analytics	Please share reports inventory, BI tool and preferred BI tools	BI tool is not envisaged as part of this RFP. Please refer RFP and corrigendum/addendum for reports
925	60		18. Data and Analytics	Is data migration also required for existing data warehouses, CBS, NO SQL, Oracle	Not required
926	60		18. Data and Analytics	Can you please share the Approximate number of data files/Tables that need to be ingested and integrated with the DWH / MIS solution?	Will be shared with successful bidder
927	60		18. Data and Analytics	Are all reports/dashboards Adhoc or scheduled ?	Generic /pre built reports are scheduled. Some reports may be adhoc. Further details Will be shared with the successful bidder
928	25		13.40 Chatbot	Can you please share some detail around the business processes/products to be supported by the chatbot ? And also the volumetric details of Chatbot usage (Total Users per month)	Please refer to corrigendum/addendum

929	25		13.40 Chatbot	Do you have a existing Chatbot. What is the technology stack behind the current chatbot? If a new chatbot needs to be created, can you let us know the choice of technology for Chatbot development	Please refer to corrigendum/addendum
930	64		23. Testing	List down the Non-Functional Testing (Performance , Security SAST, DAST, API and Accessibility WCAG) tool exist in CBI that can be leveraged.	All non functional testing tools to be brought in by the bidder
931	64		23. Testing	Is there any Application Performance Monitoring(APM) tool such as AppDynamics or Dynatrace exist in CBI that can leverage for this program. If yes, please specify the license type.	Please refer to corrigendum/addendum
932	64		23. Testing	Do you have any dedicated QA environment of production scale size for Non-functional testing such as Load, Stress ,Security	Any hardware required to meet the RFP requirements will be provided by the Bank. Any environments required for QA or Load testing needs to be setup by the bidder
933	64		23. Testing	Is Penetration Security testing in scope after every release? If yes, will it be in-scope of CBI other vendor or Cognizant ?	Quarterly VAPT will be conducted by the Bank or Bank appointed agency. Bidder to coordinate with the Bank's team and close the observations.
934	64		23. Testing	Commerical testing tool will be provided by CBI or to be part on BOM ?	All the tools required to meet the RFP testing requirements will be provided by the bidder.
935	22		13. Core Requirements	It is mentioned “Provide intuitive user interface for engaging experience across all customer segment” Can you identify which of the following design activities/deliverables are in scope? - UX competitor research, user research, user interviews, persona creation, current state journey mapping, future state journey mapping, user flows, information architecture diagram, low-fidelity wireframes (conceptual), design system creation, high-fidelity wireframes ready for dev handoff, prototyping, user testing.	All the activities are in scope except UX Competitor research
936	22		13. Core Requirements	It is mentioned "Act as a single interface for all financial and non-financial needs of Bank's customer segments like Savings, Corporate, Deposit, NRE/NRO, PPF, Cards, Insurance ,etc.), internal users (branches, employees, agents etc.) on all digital channels" Please add if any more user groups needs to be considered apart from branch, employees, agents.	Will be shared with the successful bidder
937	23		13. Core Requirements	It is mentioned “Provide mandatory information to customer with minimal number of clicks/steps to improve turnaround time of user journeys and improve navigation” Do we have any user research work completed and can the outcomes be shared with vendor?	Bidder to bring in Industry Best practises
938	24		13. Core Requirements	It is mentioned “Provide features to reflect Bank's branding and design themes, including logo, color theme etc. consistently across all digital channels” Is there any existing design system that needs to be followed? Are we expected to create a design system from scratch if not.	The Design system needs to be created by the Bidder. However, guidelines will be provided by the Bank.
939	24		13. Core Requirements	It is mentioned “Utilize best design practices for screens, layouts, visual clarity, branding, positioning, navigation, graphics, icons, accessibility, dialogues, features etc.” Please clarify if the vendor is expected to customize the out of box design from the to be identified COTS product. If so to what level the design can be modified to achieve the best practices?	Yes, in line with design standards established jointly with the bank
940	23		13. Core Requirements	It is mentioned “Provide pre-built onboarding journeys for personal loan, auto loan, home loan, gold loan, working capital loan, corporate term loan etc.” Do you have the future state customer journeys or should they be part of the solution?	Please refer to corrigendum/addendum
941	24		13. Core Requirements	It is mentioned “Work with wearables like smart watches, fitness trackers etc. and other relevant e-sim based devices” Could you please confirm if there is an expectation for design to be created for smart watch, kiosk etc. Specify all the different form factors if any.	Bidder understanding is correct. Solution should support smart watches /Kiosks etc.
942	23		13. Core Requirements	It is mentioned “Provide advanced features such as personalization, user tracking (usage, clicks etc.), conversational UX integrated into the digital journeys” To what maturity level the conversational UX needs to be envisioned? For e.g. answer basic questions or perform all the actions that are capable in web channel.	Will be shared with the successful bidder
943	22		13. Core Requirements	It is mentioned “Provide exhaustive set of pre-built screens, digital journeys, templates, and dashboards which can be customized per business requirements without requiring technical/development skills” Please confirm if the only solution to have a COTS product for implementation? Is complete custom implementation out of scope.	Bidder can take any approach to adhere to RFP scope timelines
944	66		26. Key Metrics	Uptime of Digital Banking Platform - We understand this uptime requirement is post MVP go-live. Pls confirm.	Bidders understanding is correct

945	74		32.5 Recruit/ deploy the resources within 30 days of placing the order/LOI for the onsite technical resource.	30 days timelines is too short to select and deploy resoures. Hence we would request the Bank to extend this to 90 days	No Change RFP Clause will remain
946	75		32.6 Ensure that the deployed resources have in-depth knowledge of the solution provided. Bank reserves the right to interview the resources including Project Director intended to be deployed and if not found suitable may reject them	Since this is a fixed price contract and Bank also has defined applicable SLAs, we would request the Bank for the freedom to deploy resources as deemed fit. Interviewing and recommendation by Bank may lead to additional delays.	No Change RFP Clause will remain
947	79		34. Project Timeline	Consider all the features asked by Bank for MVP - Phase 1, we would request the Bank to extend the timelines for MVP - Phase 1 to 40 weeks and extend subsequent release timelines by 14 weeks each.	Please refer Corrigendum
948	94		d. Successful bidder must extend ATS, onsite support and all other related services to the bank for the next 3 years (from year 8 to year 10) at Banks discretion at mutually agreed rates between the successful bidder and Bank, with a cost escalation of not more than 10% of the cost quoted for the contract period	We would request to revise the clause as following: d. Successful bidder must extend ATS, onsite support and all other related services to the bank for the next 3 years (from year 8 to year 10) at Banks discretion at mutually agreed rates between the successful bidder and Bank.	The extension after 7 years will be on mutually agreed rates
949	135		Fall Clause	Request you to remove this clause. Bid is QCBS and basis proper technical and commercial evaluation, contract will be awarded. It is requested to remove this clauses	No change. RFP requirement remains same
950	80		35 Any mode of remote access will not be allowed from any Network outside Bank's Network	We would request Bank to allow remote access using authorized VPN service providers to access and troubleshoot any issues.	No Change RFP Clause will remain
951	98		q. The Bidder to provide Support contract backline to OEM for the complete duration of contract period. Letter to be provided by OEM for the backline proof, prior to release of payment.	Is there any format for providing this backlining letter from OEM?	The Bidder is required to submit the letter on OEM Letter head containing the required details as per RFP. The same will be evaluated by the Bank's Committee. The bidder to ensure that it suffices the RFP requirement.
952	66		26. Key Metrics	Uptime of 99.99% is too stringent. We request the bank to agree on an uptime of 99.9%	No Change RFP Clause will remain
953	22		Hybrid Mobile Application	Please confirm if this is a fixed approach or Bank is open to native mobile application for Android and iOS	The Bidder can bring in Hybrid/ Native Technology to meet the RFP requirements and timelines
954	12		Low Code/No Code approach	Please confirm is this is indicative or mandatory.	Mandatory
955	179		Loan Origination system	Please confirm if the process of the application happen in the existing loan origination solution. From new solution the expectation is to capture the application and send to backend for processing	Please refer to corrigendum/addendum
956	59		Authentication	Please confirm which personas the bank wants to use their existing authentication and access control engine. Also, please define the usecases where the authentication module of the new platform will be used.	For Bank employees the Bank's AD system will be used and for other personas like Customers, Agents, Business Correspondents etc. the Omni-channel platform authentication to be used
957	24		Provide compatibility with all live/supported versions of mobile platforms/operating systems including iOS, Android etc.	Please confirm if bank is planning to support mobile operating system other than android and ios	Popular Frontends across different platforms should be supported, e.g., • Apps: Android and iOS, with sufficient backward compatibility to support devices and versions being used by current and projected customer base, while adhering to our security requirements. Bidder should analyze and propose if the App needs to be created for any other platform, depending on the market adoption. • Web: the web version should run smoothly with consistent performance across different Browsers (like Chrome, IE, Edge, Safari, Mozilla-Firefox etc.) and OS (Windows, Mac, Linux etc.)
958	24		The successful bidder should provide test reports for popular device types of each operating system to demonstrate compatibility	Kindly confirm the list of device types referred here	Popular Frontends across different platforms should be supported, e.g., • Apps: Android and iOS, with sufficient backward compatibility to support devices and versions being used by current and projected customer base, while adhering to our security requirements. Bidder should analyze and propose if the App needs to be created for any other platform, depending on the market adoption. • Web: the web version should run smoothly with consistent performance across different Browsers (like Chrome, IE, Edge, Safari, Mozilla-Firefox etc.) and OS (Windows, Mac, Linux etc.)
959	146 - 182		Functional Specifications	Kindly confirm the functionalities required for each of the channels in different phases (across web & mobile)	Please refer RFP
960	146 - 182		Functional Specifications	Kindly share the as-is functional/technical architecture for both retail and MSME segments. Also, please do highlists the list of components that needs to be changed as part of this project	Will be shared with successful bidder
961	201		The support is for 7 years.	Can we get an year on year increase of the project figures, this will help in infra provisioning?	Please refer RFP
962	61		Monitoring	Please provide infra details which will be in scope of Monitoring tool.	Please refer to corrigendum/addendum
963	76		Volume	Please share the ticket based on the priority & Users volumeteric details.	Will be shared with the successful bidder if required
964	29		Section 14. Features, SI No. 22	Requirement: Personalization - "Voice navigation and assistance: set up voice assistant, follow commands - view account balance, etc." Query: Will the voice assistant be a new application to be built from scratch for the bank or will there be a deep link to a voice assistant(Google/Alexa/Siri) embedded within the mobile app? In addition to balance inquiries, what other use cases shall be required here?	Please refer to corrigendum/addendum
965	30		Section 14. Features, SI No. 28	Requirement: Funds Transfer - Beneficiary Management - "Set Limit" *Query: Could you please explain this requirement with an example?*	It is a General Banking feature. Bidder to refer the RFP

966	30		Section 14. Features, Sl No. 29	Requirement: Funds Transfer - Transaction Management - "Lock/Unlock Transactions" *Query: Could you please explain this requirement with an example?*	It is a General Banking feature. Bidder to refer the RFP
967	30		Section 14. Features, Sl No. 29	Requirement: Funds Transfer - Transaction Management - " viii.Report fraud (unauthorized transaction/login activity) and ix.Raise dispute on transactionLock/Unlock Transactions" Query: Could you please explain the difference between Requirment viii and ix here, with an example?	It is a General Banking feature. Bidder to refer the RFP
968	30		Section 14. Features, Sl No. 29	Requirement: Funds Transfer - Transaction Management - " xi. Set up transaction limits for alerts, frequency limit for services" *Query: Could you please explain what does 'frewuency limit for services' mentioned above means here with an example?*	It is a General Banking feature. Bidder to refer the RFP
969	31		Section 14. Features, Sl No. 32	Requirement: UPI Transaction Management: "Split Bill" *Query: Could you please explain this requirement with an example, from a Digital Banking perspective?*	It is a General Banking feature. Bidder to refer the RFP
970	31		Section 14. Features, Sl No. 34	Requirement: Corporate /MSME Payments: "Merchant Id/QR - i.Onboarding, ii.Instant QR Code, iii.Multiple QR codes" Query: Could you please provide a brief on the Merchant Onboarding journey expected from the Digital Banking application? What are the different touchpoints envisaged by the bank during the journey? Where shall this data be finally managed?	The vendor should have the capability to onboard merchants and integrate with Bank's Back end solution provider for generation, storage, etc. of QR Codes. The details of the same shall be shared with the successful bidder.
971	32		Section 14. Features, Sl No. 35	Requirement: Corporate /MSME Payments: "POS Onboarding / enable integration: Apply for PoS/mPoS, View delivery status, Place service requests (like indents for paper roll, terminal issue, activating EMI, international card acceptance, statement request, transaction status, GST invoice)" Query: Could you explain this requirement? Will the bank be providing a dedicated Internet/Mobile login for Onboarded Merchants? Is the Merchant expected to send PoS requests from their Internet/Mobile Banking Account? In addition to the above requests, what other features are expected in this Merchant Internet banking account? What are the different touchpoints associated to be integrated here?	The merchant would be expected to send PoS requests from digital banking platform. The scope includes but is not restricted to: - Application for merchant onboarding - Integration with the service provider for application for PoS/mPoS - View delivery status, Place service requests (like indents for paper roll, terminal issue, activating EMI, international card acceptance, statement request, transaction status, GST invoice) Further details would be shared with the successful bidder.
972	32		Section 14. Features, Sl No. 36	Requirement: "Create and Manage Virtual Accounts" Query: Will the Management of of the Account Entries associated with Transactions in the Virutal Accounts operating in the Digital Layer be done in the core banking solution, for their end-Customers? Please elaborate some major features associated with such virtual accounts, from a Digital Banking application perspective.	Yes Management of virtual account entries will be done in CBS
973	32		Section 14. Features, Sl No. 37	Requriement Bill Payment and Recharge - "Donations" *Query: How are the recipients onboarded into the back-end application? How are the recipients of such donations payments(initiated from Digital Banking layer) maintained in the back-end application?*	Donations based payments would be through systems like BBPS system or Direct Integration
974	33		Section 14. Features, Sl No. 43	Requriement: Account Services - "v. FATCA Declarations" *Query: What is the expectation from the Digital Banking Application here. Could you please explain this requirement with an example?*	It is a General Banking feature. Bidder to refer the RFP
975	33		Section 14. Features, Sl No. 43	Requriement: Account Services - "viii.. AQB/ AMB tracker for savings accounts" *Query: What is the expectation from the Digital Banking Application here. Could you please explain this requirement with an example?*	AQB/AMB to be pulled from CBS or DWH of the bank
976	33		Section 14. Features, Sl No. 44	Requriement: Account Services - "iii.Download pre-filled deposit slips" *Query: What is the expectation from the Digital Banking Application here. Could you please explain this requirement with an example? Where shall this information be retreived from?*	It is a General Banking feature. Bidder to refer the RFP
977	33		Section 14. Features, Sl No. 46	Requriement: Intuit MBank Access- "iii.Download email statements in "FILE" format" *Query: Could you help us understand a little more on this format ?*	Should support downloading of email statements in various file format

978	33		Section 14. Features, Sl No. 46	Requriement: Intuit MBank Access- "iv. Ledger for Spend Analysis" *Query: What is the expectation from the Digital Banking Application here. Could you please explain this requirement with an example?*	To be provided as part of PFM, Please refer to corrigendum/addendum
979	34		Section 14. Features, Sl No. 48	Requriement: View Download Certificates - "v. Transaction Challan" *Query: What is the expectation from the Digital Banking Application here. Could you please explain this requirement with an example? Where shall this information be retreived from?*	Viewing and downloading of certificates including transaction challan should be possible
980	35		Section 14. Features, Sl No. 53	Requriement: "Lead Collection" *Query: Could you please elaborate on this requirement with an example? What is the expectation from the Digital Banking application from this requirement?*	Leads to be collected for Banking Products and transferred to Bank's Backend system e.g.. CBS,CRM
981	35		Section 14. Features, Sl No. 54	Requriement: General Deposit Features - "View and calculate Deposit Interest Rate" Query: We assume that Deposit Product definition and Interest Rate calculations would occur in the back-end core banking application. The Digital banking application shall only be displaying the calculated rates. Please confirm.	Bidder understanding is correct
982	36		Section 14. Features, Sl No. 55	Requriement: General Deposit Features - Opening, Closure, Part Closure, Pre-Closure, renewal of following Deposit Accounts - " iii.MIDR/QIDR,iv.MMDC" Query: What is the expectation from the Digital Banking Application here. Could you please explain this requirement with an example? Where shall this information be retreived from?	It is a General Banking feature. Bidder to refer the RFP
983	36		Section 14. Features, Sl No. 58	Requriement: General Deposit Features - "Pooling/Linking of accounts (for extension of benefits) among family, friends, community" *Query: Could you please explain this requirement with an example? What benefits are being referred above?*	Platform to support Pooling/Linking of accounts . Benefits will accrue to family , friends to leverage the deposit based on rules specified for the account
984	36		Section 14. Features, Sl No. 61	Requriement: Loan/Assets - General Loan Services - "Integration with Digital Lending Platform (through UI SDK) for Loan Journeys" Query: Does the bank's current Lending platform both Loan Origination and LMS? What requirement is the bank planning to cover by integrating the digital banking application with the existing Digital lending platform, in phase 1?	Please refer to corrigendum/addendum
985	37		Section 14. Features, Sl No. 68	Requriement: Corporate/ MSME Loan Categories - "iii.Instant OD based on transactions, cash flow mismatch" *Query: Could you please explain this requirement with an example? How is this envisaged by the bank in the digital banking application?*	Please refer RFP
986	37		Section 14. Features, Sl No. 69	Requriement: Corporate/ MSME CC/OD Management- "iii.Auto-generation of stock, book debt statement in bank format on desired frequency" Query: Could you please explain this requirement with an example? How is this envisaged by the bank in the digital banking application?	Please refer RFP
987	37		Section 14. Features, Sl No. 72	Requriement: Agri "Agri Warehouse receipt Finance" *Query: Could you please explain this requirement with an example? How is this envisaged by the bank in the digital banking application?*	Please refer RFP
988	38		Section 14. Features, Sl No. 75	Requriement: Trade Finance - "iii.Name Screening and other fraud checks" *Query: Could you please explain this requirement with an example? How is this envisaged by the bank in the digital banking application?*	Should support integration to Trade Finance Service provider
989	38		Section 14. Features, Sl No. 77	Requriement: Trade Finance - "Digitze the process of Foreign Check Collection" *Query: Could you please provide us a brief on the flow envisaged here by the bank in the digital banking application?*	Support Integration with service provider
990	39		Section 14. Features, Sl No. 82	Requriement: International Remmitance/Forex -" EEFC account - Apply for bank realization certificate" *Query: Could you please provide us a brief on the flow envisaged here by the bank in the digital banking application?*	Please refer RFP
991	39		Section 14. Features, Sl No. 86	Requriement: Miscellaneous - " Online Dispute System" *Query: Is this an existing system within the bank? Does the bank envisage an integration of the Digital Banking app., with this Dispute system?*	The Bidder to integrate with Bank provided Dispute system
992	39		Section 14. Features, Sl No. 88	Requriement: Taxation - "e-Invoicing, e-way Bill etc." *Query: What is the expectation from the Digital Banking application here?*	Please refer RFP

993	40		Section 14. Features, SI No. 92	Requirement: Taxation - Help, Grievance and Customer Feedback - "Automated assistance on app features and navigation on first login." *Query: Please explain this requirement with an example*	Please refer RFP
994	40		Section 14. Features, SI No. 98	Requirement: Taxation - Help, Grievance and Customer Feedback - "-Option to collect customer feedback in a continuous loop mechanism for the various bank services" *Query: What does a continuous loop mechanism comprise of?*	Please refer RFP
995	40		Section 14. Features, SI No. 101	Requirement: Taxation - Help, Grievance and Customer Feedback - "Submit complaints (all types)" *Query: Will this require integration with the Online dispute management application mentioned before?*	Bidder system to offer the journey for grievance handling and customer feedback. Should have the ability to integrate with banks Dispute/ Grievance handling system
996	40		Section 14. Features, SI No. 105	Requirement: Government Schemes and Government Business - "PFMS - PFMS EPA (Electronic Payment Advice) Authorization" *Query: Could you please explain this feature with an example, from a Digital Banking application perspective?*	Please refer RFP
997	42		Section 14. Features, SI No. 114	Requirements: FI - "Support for Business Correspondents" *Query: Are these requests made by Agents on behalf of end customers?*	Yes
998	42		Section 14. Features, SI No. 115	Requirements: FI - "Support for Business Correspondents/Bank Mitras" *Query: Will this be a separate BC portal dedicated for Agents?*	Yes
999	42		Section 14. Features, SI No. 116	Requirements: FI - "Support for Business Correspondents/Bank Mitras" *Query: Are these requests made by Agents on behalf of end customers?*	Yes
1000	48		Section 14. Features, SI No. 161	Requirments: MSME Support - "i.HRMS solutions (onboarding, appraisals, etc.) through partnership, i.Invoice creation; Create and manage e-Waybill, ii.Invoicing tracking and manually mark as paid/ partially paid, iii.Integration with third party ERP solutions" Query: "How are these functions being envisaged to be accessed by the bank from a Digital Banking Application? Are these going to be built through integration with the ERP solution of the Corporate, or is the bank expecting these to be built and managed within the Digital Banking application	Bank will provide the HRMS platform for its SME and Corporate customers, the Omni channel successful bidder to intergrate with the Bank identified HRMS vendor to provide it to the HRMS solution for the scope mentioned in the RFP to the Customers of the Bank.
1001	48		Section 14. Features, SI No. 164	Requirments: MSME Support - "Access to i.SME networking platform, iii.Online and offline courses, iv.Online B2B MSME marketplace" *Query: Could you please explain this requirement?*	Bank will provide the MSME Support platform, the Omni channel successful bidder to integrate with the Bank identified vendor of the same to provide the RFP features to the Bank's Customers through Omnichannel.
1002	49		Section 14. Features, SI No.167	Requirements:Admin Features - "ii.Monitoring and reconciliation reports" *Query: Could you please explain the expected data to be captured in this requirement, from a digital banking application perspective?*	Bank will discuss and finalise the various MIS reports required and also mutually finalise with the bidder to arrive at the Business rules to be applied to generate the reports. Bidder to provide upto 50 Reports/Dashboards/ Analytics in various categories like Customer related, Transaction, Failure, Performance, audit etc.
1003	50		Section 14. Features, SI No. 168	Requirements:Admin Features - "Adding and Removing icons, Segment to Icon mapping user management," *Query: Could you please explain this requirement?*	Adding and Removing Icons should have Maker Checker enabled in the admin module
1004	51		Section 14. Features, SI No.172	Requirements:Admin Features - "File upload for uploading the base/ static data in DB related to different transactions" *Query: Could you please explain this requirement?*	Admin features should support file uploading into DB as required
1005	71		29	Please advise if the clause can revised based on following understanding: 1.The Bank will own all work product specifically created and originated for the Bank, no ownership of proprietary intellectual property of Bidder or third-party software will be transferred pursuant to the Agreement. Accordingly, such intellectual property should be excluded from the list of intellectual property of which the Bank may acquire ownership. 2.Any Third-Party Items are provided or recommended by Bidder AS-IS and without any warranty or indemnity of any kind. 3.Any audit should be conducted upon reasonable prior notice and must comply with any and all reasonable security and confidentiality guidelines and other policies of the Bidder. Use of any third-party auditor that is a competitor of the Bidder shall be subject to Bidder's prior written approval, such approval not to be unreasonably withheld or delayed.	No change. RFP requirement remains same
1006	73		31	The Bidder proposes that service-related warranties under this section shall be made subject to a warranty period, which shall be a period of thirty (30) days following the delivery of a particular deliverable (or the performance of a particular Service).	No change. RFP requirement remains same
1007	79		34	The Bidder would like to include certain industry standard acceptance criteria, periods, procedures (including deemed acceptance) and remedies during the time of contract finalization.	No change. RFP requirement remains same
1008	82		39	The Bidder would like to propose that any audit should be conducted upon reasonable prior notice and must comply with any and all reasonable security and confidentiality guidelines and other policies of the Bidder. Use of any third-party auditor that is a competitor of the Bidder shall be subject to Bidder's prior written approval, such approval not to be unreasonably withheld or delayed.	No change. RFP requirement remains same

1009	101		44.4	This section contains very broad indemnification provisions. While the Bidder is willing to assume responsibility for industry standard risks, certain of these provisions should be limited and subject to a mutually agreeable cap on liability. Also, the Bidder would like to narrow down some of the indemnities, including, without limitation: removing the ones for breach of any terms of the SLA/RFP/PO for which alternate remedies are available; inclusion of certain industry standard carve-outs and requirements (i.e., for materials and instructions supplied by the Bank, failure to use deliverables in accordance with documentation, etc.) for IP infringement indemnity; indemnity for simple negligence. Upon notification of winning the bid the Bidder is prepared to quickly finalize contract negotiations to enter into a definitive agreement / formal contract ("Agreement"), which will include such industry standard modifications as may be mutually agreed between the parties.	No change. RFP requirement remains same
1010	104		44.5	The Bidder requests for a mutual confidentiality clause	No change. RFP requirement remains same
1011	107		44.1	The Bidder would request *"(ii) Bidder is unable to perform"* from the clause.	No change. RFP requirement remains same
1012	107		44.12	The Bidder would like to propose following changes to the clause: 1.The Bidder is willing to assume responsibility for industry standard risks, the Bidder feels that its liability as proposed higher than market standards and should be limited to fee paid in 12 months preceding the claim. 2.Revise the exclusion from liability as, "The Bidders liability in case of claims against the Bank resulting from willful misconduct or gross negligence of the Bidder, its employees, and subcontractors or from infringement of patents, trademarks, copyrights (if any) by the Deliverables as created and delivered by the Bidder, or breach of confidentiality obligations (excluding any obligations with regard to privacy and security obligations) shall be unlimited." 3.The Bidder shall not be responsible for indirect, consequential or incidental damages	No change. RFP requirement remains same
1013	108		44.14	Any audit should be conducted upon reasonable prior notice and must comply with any and all reasonable security and confidentiality guidelines and other policies of the Bidder. Use of any third-party auditor that is a competitor of the Bidder shall be subject to Bidder's prior written approval, such approval not to be unreasonably withheld or delayed.	No change. RFP requirement remains same
1014	109		44.16	While the Bank will own all work product specifically created and originated for the Bank, no ownership of proprietary intellectual property of The Bidder or third-party software will be transferred pursuant to the Agreement. Accordingly, such intellectual property should be excluded from the list of intellectual property of which the Bank may acquire ownership. Any Third-Party Items are provided or recommended by the Bidder AS-IS and without any warranty or indemnity of any kind from the Bidder. The Bidder is willing to provide industry standard warranties, indemnification and remedies with respect to intellectual property ownership and infringement. In addition, the Bidder would request the inclusion of certain industry standard carve-outs and requirements (i.e., for materials and instructions supplied by the Bank, failure to use deliverables in accordance with documentation, etc.). The Bidder also typically expects the Bank to indemnify the Bidder against any claim of infringement of any patent or copyright or misappropriation of any trade secret related to the Bidder's possession, use or modification of any software, documentation, data or other property provided by the Bank.	No change. RFP requirement remains same
1015	112	44.19	44.19	The Bidder complied with all the laws that are applicable to the Bidder's performance of its obligations. The Bank should identify which specific laws/regulations applicable to Bank shall be adhered to by the Bidder.	No change. RFP requirement remains same
1016	126	Annexure 7	Annexure 7	The Bidder would like to propose some changes to the Deed to align with the prevalent industry standards.	No change. RFP requirement remains same
1017	72	30. Enterprise Licensing	30.1 The digital banking platform should follow enterprise-wide perpetual licenses for all modules offered without any constraint like number of users, transactions, APIs, screens, delivery channels, devices, branches etc.	The License will be valid for RFP Entity as of now and will have unlimited number of customers for the term of the contract period. The License will be valid till AMC is paid. • Proposed Digital License shall be perpetual and valid for use by CBI for their India business operations only. • The software is licensed in object code form for the Indian Operations in India only, valid for unlimited number of customers. License is perpetual till the time AMC is paid on annual basis.	No change. RFP requirement remains same
1018	122	Annexure 4: Commercial Bid	Enterprise License would mean - Unlimited Client License for Bank Branches in India & International territories, present & future subsidiaries, and associates both domestic & international and present & future RRBs.	The License will be valid for RFP Entity as of now and will have unlimited number of customers for the term of the contract period. The License will be valid till AMC is paid. • Proposed Digital License shall be perpetual and valid for use by CBI for their India business operations only. • The software is licensed in object code form for the Indian Operations in India only, valid for unlimited number of customers. License is perpetual till the time AMC is paid on annual basis.	No change. RFP requirement remains same